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SPECIAL ISSUE STATE OF THE STATES 2022

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DECEMBER 26, 2022 ₹75

INDIA TODAY

L-R: Manipur CM N. Biren Singh, Goa CM Pramod Sawant, Assam CM Himanta Biswa Sarma and Tamil Nadu CM M.K. Stalin

STATES OF EXCELLENCE

NEW WINNERS IN THE INDIA TODAY-MDRA EXCLUSIVE ANNUAL SURVEY OF INDIA'S BEST PERFORMING AND MOST IMPROVED STATES

DL (DS)-03/MP/2022-23-24; RNI NO. 28587/75 REGISTERED NO. DL(ND)-11/6068/2021-22-2023; LICENSED TO POST WPP NO. U(C)-88/2021-23; FARIDABAD/05/2020-22

Volume 47-Number 52; Published on every Friday of Advance Week; Posted at LPC Delhi — RMS — Delhi — 110006 on Every Friday & Saturday; Total number of Pages 92 (including cover pages)

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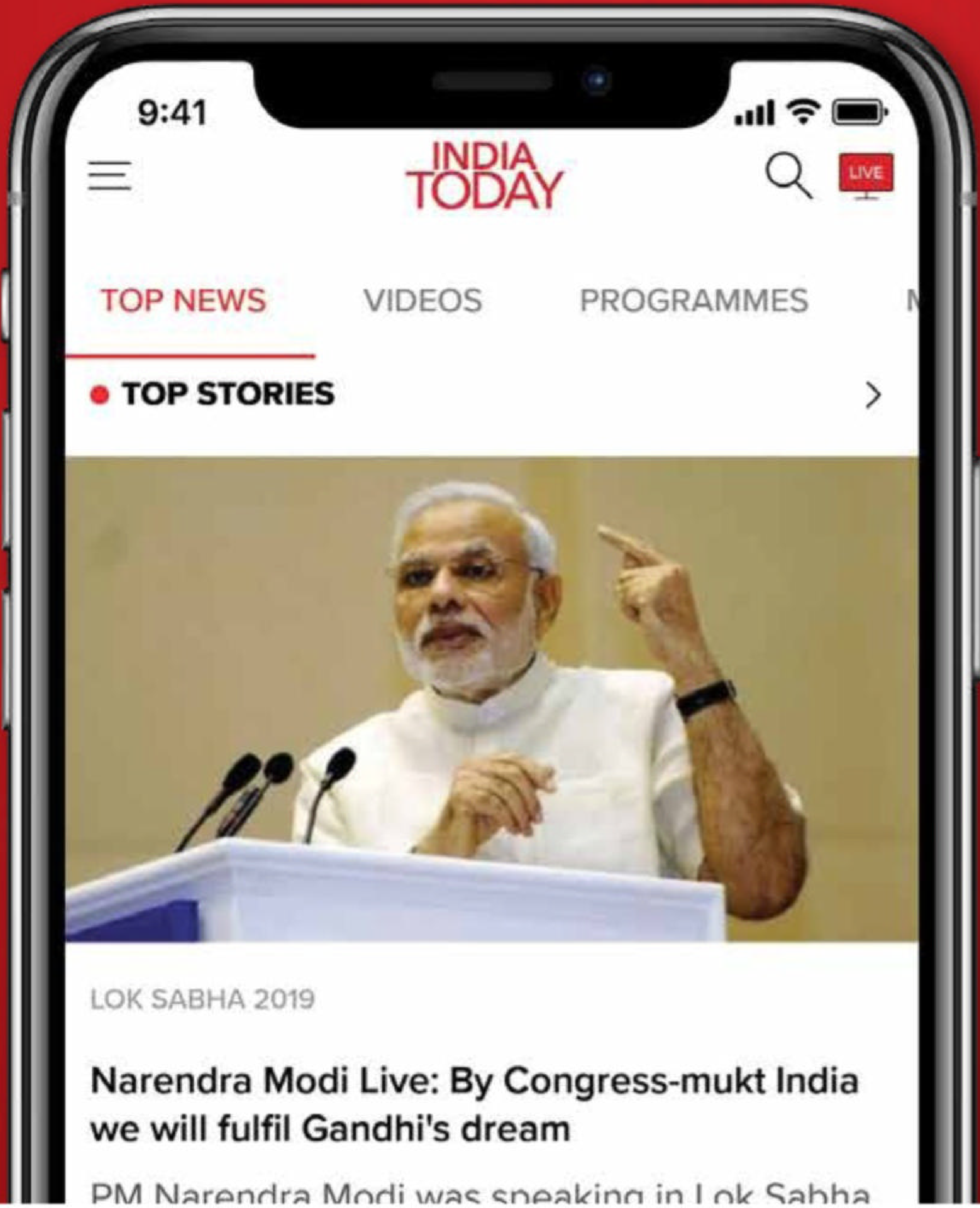
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FROM THE

EDITOR-IN-CHIEF

In India, we tend to focus on the central government and its policymaking, often forgetting that we are not a unitary state. The makers of our Constitution decided against having a unitary model like that of the UK, or a federation of states that the US has, but instead evolved a judicious blend of the two. What makes India a truly federal union is how the powers are divided between the Union government and the states, with certain subjects being put on a concurrent list for better coordination.

The Union List currently has 97 subjects listed as its exclusive preserve, including defence, foreign affairs, railways and national highways, posts and telegraphs, foreign trade and commerce and the banking and financial systems, among others. The 28 states have untrammelled jurisdiction over 59 subjects that include key issues of governance such as law and order, health and sanitation, agriculture, water, land, industries, state public services and certain taxes. The concurrent list has 52 subjects spanning criminal law, marriage and divorce to protection of wildlife, education, ports and certain archaeological sites. The result is that, with some caveats, all this gives the states autonomy over key development policies. So, the umbilical cord of India's economic growth and development is intrinsically linked with the progress of its states. The simple formula is that if the states prosper, India as a whole prospers.

So how does one evaluate the performance of states and foster competition and cooperation among them? This was the idea with which INDIA TODAY began its annual State of the States survey in 2003. Now, in its 20th edition, we can justifiably lay claim to having built an analytical institution with its own enduring value. Like all robust institutions, it is not a static one. We have been evolving its architecture, retuning its parameters so as to better reflect India's unfolding realities.

SPECIAL ISSUE
INDIA TODAY
Best States of India

December 6, 2021

One was to make a differentiation in the rankings between 'The Best State' based on an evaluation of key parameters as they stand, and 'The Most Improved State' selected on the basis of the Compound Annual Growth Rates (CAGR) of these parameters for the past five years. Another was to demarcate the big states from the smaller ones so that, at the level of scale, we are truly comparing oranges with oranges. We have taken a benchmark of 35,000 sq. km of area and a minimum 5 million population to define a 'big state'.

Thirdly, based on inputs solicited from policymakers, think-tanks and economists, we have expanded the various heads under which we examine the performance of states. The list now has 12 separate categories—economy, infrastructure, agriculture, health, education, governance, inclusive development, entrepreneurship, law and order, tourism, environment and cleanliness. We have evolved a scale of weightages for each of these subjects, and the cumulative scores give us the overall winners. The research agency MDRA, which has partnered INDIA TODAY in this endeavour for the past five years, sourced the most credible, authenticated data available on each category before it grouped them to yield the rankings.

On no count is this a purely desktop, two-dimensional statistical exercise. To ensure the figures speak to actual reality, the focus is on outcomes—concretely realised aspects of growth. For instance, education can be mapped merely by trotting out official figures of enrolment or the number of school buildings constructed. But it would be meaningless if middle school students cannot solve basic primary school math problems.

The INDIA TODAY State of the States 2022 survey, which we feature in this issue, saw Tamil Nadu take the podium as the gold medalist for being the best performer among big states. It figures in the top five across nine specific areas: inclusive development, economy, infrastructure, health, cleanliness, law and order, environment, education and entrepreneurship. At the same time, mapping change across time affords us a more dynamic picture. And here we see the stunning progress being made by Assam, with its nearly 24x7 governance model and double-digit growth propelling it to the position of the Most Improved Big State. Among the smaller states, Goa retains its position at the top—it has never slipped below No. 2 in the past five years—but we see Manipur making rapid strides to emerge as the Most Improved Small State.

Along with the best, our attention must also go towards the laggards. If the old concept of the 'Bimaru states' gave us a picture of a whole swathe of geography that was holding up India in another era, it is crucial that we track regress in individual states in the present—a time of less than buoyant growth overall. Thus, we see Haryana slip eight places in five years, from No. 2 in 2018 to No. 10 now. And the fact that it has gone from No. 4 to No. 11 in infrastructure explains it—what was once a booming state has evidently taken its eyes off the ball. Similarly, Maharashtra's economy was the top-performing one across big states in 2018. Tumbling to fifth spot the very next year, it has never recovered and comes in at No. 6.

This time, we decided to take a deep dive into what makes states tick, but also humanise it by focusing on the chief ministers who won the big prizes. It is here that we learn Tamil Nadu's quest to treble its economy to trillion-dollar levels by 2030 is not based merely on the 207-odd MoUs it has signed at investment conclaves, or its multifold focus on fields as diverse as power plants, electronics, auto components, information technology and pharmaceuticals. What Chief Minister M.K. Stalin says in his interview with Group Editorial Director Raj Chengappa highlights two key aspects of his operating credo—and other CMs will do no harm to their own cause by hearkening to his words. One is top-notch professional advice. "We are revitalising the state's economy with an economic advisory council that includes Nobel laureate Esther Duflo and former RBI governor Raghuram Rajan," he says. The other is people focus—call it growth with equity. "I have continuously emphasised that our Dravidian model of development should be steered by inclusivity." Meanwhile, Executive Editor Kaushik Deka met the chief ministers of Assam and Manipur, Himanta Biswa Sarma and N. Biren Singh, respectively, to find out their mantras of success, while Deputy Editor Anilesh S. Mahajan met Goa chief minister Pramod Sawant in Panjim to decipher his model.

States can be spurred by a spirit of constructive competition, and it is not a bad thing. Our State of the States 2022 package can hopefully offer them points to ponder over, and lessons to be learnt from the imaginative action—and mistakes—of others. Whoever wins, it's India that wins.

(Aroon Purie)

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**Volume 47-Number 52; For the week
December 20-26, 2022, published on every Friday**

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● Subscriptions: For assistance contact Customer Care India Today Group, C-9, Sector-10, Noida (UP)-201301; Phones: Toll-free number: 1800 1800 100 (from BSNL/MTNL lines); (95120) 2479900 from Delhi and Faridabad; (0120) 2479900 from Rest of India (Monday-Friday, 10 a.m.-6 p.m.); Fax: (0120) 4078080; Mumbai: 022-66063411/3412, Kolkata: 033-40525327, Chennai: 044-24303200; e-mail: *wecare@intoday.com*
● Sales: Direct all trade enquiries to General Manager (Sales), Living Media India Limited, C-9, Sector-10, Noida-201301 (UP)
● Regd. Office: F-26, First Floor, Connaught Place, New Delhi-110001.
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Printed and published by Manoj Sharma on behalf of Living Media India Limited. Printed at Thomson Press India Limited, 18-35 Milestone, Delhi Mathura Road, Faridabad-121007, (Haryana) and at Rajhans Enterprises, 134, Industrial Town, 4th Main Road, Rajajinagar, Bengaluru-560044, (Karnataka).

Published at F-26, First Floor, Connaught Place, New Delhi-110001.

Editor: Raj Chengappa.

● INDIA TODAY does not take the responsibility for returning unsolicited publication material.

All disputes are subject to the exclusive jurisdiction of competent courts and forums in Delhi/New Delhi only

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Tamil Nadu chief minister M.K. Stalin at his residence in Chennai

CHANDRADEEP KUMAR

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STATE OF THE STATES

STATES OF EXCELLENCE

The 20th edition of the exclusive annual survey of India's best performing and most improved states has many new winners in the 12 categories. Chief ministers reveal their success mantras

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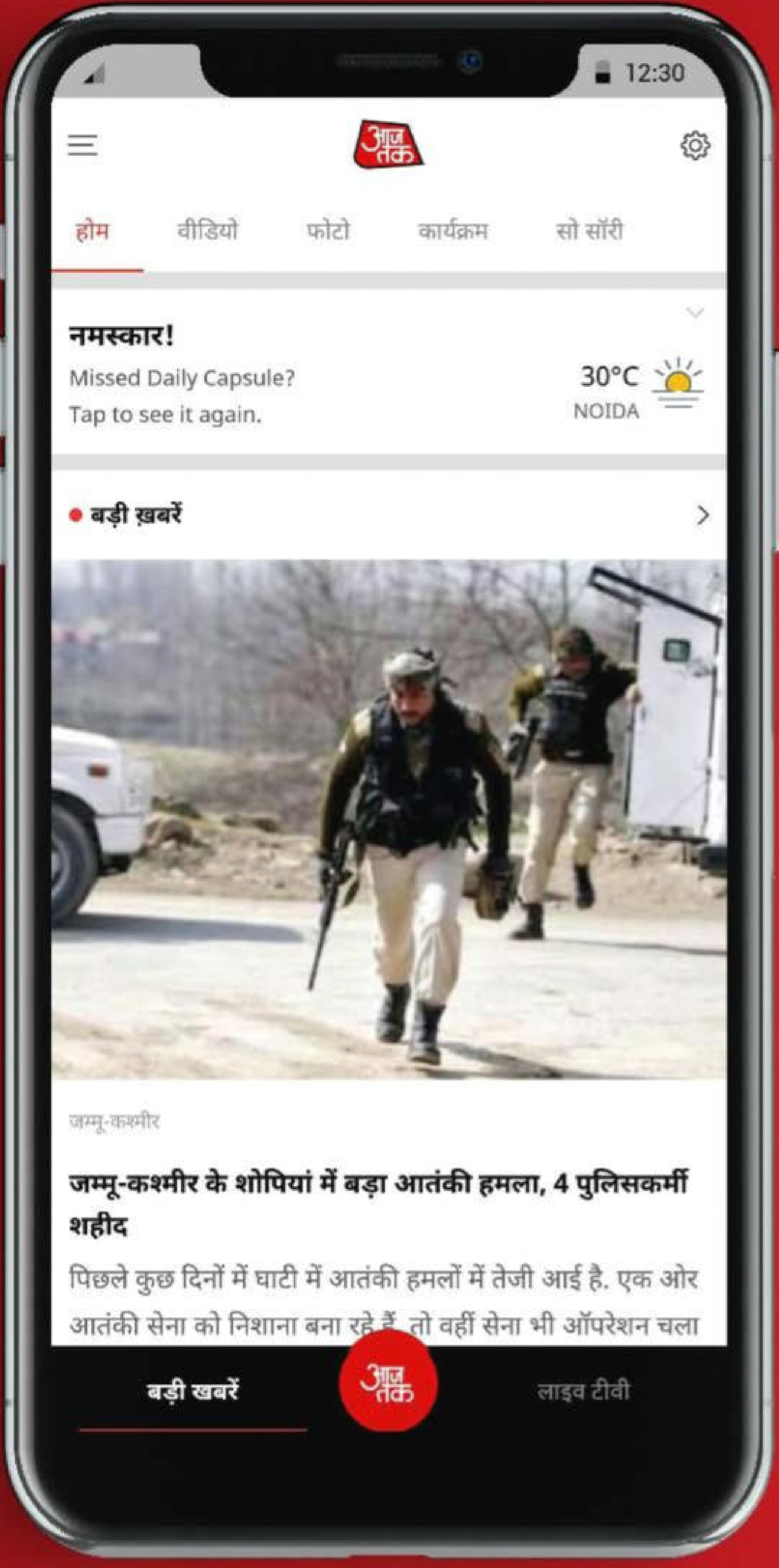

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STORY OF THE DAY: **Why 2023 could be a do-or-die election year for KCR** *By Amarnath K. Menon*

The Telangana CM will need a third assembly poll win to give steam to his party's national expansion plans and pitch himself against Modi in 2024
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FROM THE STATES: MADHYA PRADESH

Who is Raja Pateria, the Congress leader who allegedly said 'kill PM Modi'?

By Rahul Noronha

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Why Rohit Sharma's Mirpur ODI inning shows 'the Hitman' is back *Amitabh Srivastava*

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AT THE READY Indian soldiers carrying out drills at Kibithu, near the LAC, in Arunachal Pradesh

CHANDRADEEP KUMAR

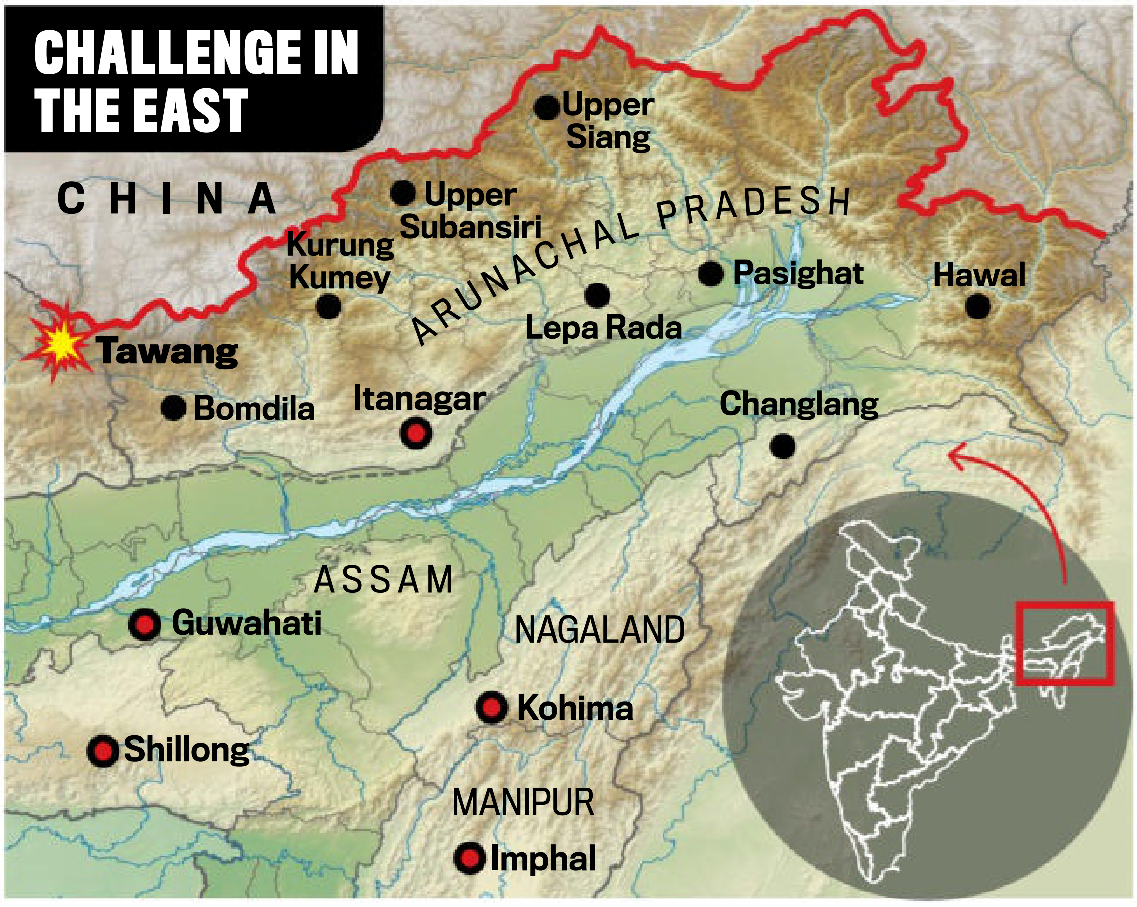
INDIA-CHINA BORDER

THE TAWANG TANGLE

By Pradip R. Sagar

After over two years of an uneasy and tenuous calm on the Line of Actual Control—India's de facto border with China—a fracas between soldiers of two nuclear-armed neighbours has led to tensions flaring up again. The setting this time is not Ladakh, but Arunachal Pradesh, on the eastern sector of the LAC. In the early hours of December 9, a "larger than normal" patrol party of the People's Liberation Army (PLA) of China tried to scale a ridgeline in Yangtse, in the Tawang sector of Arunachal. The area is located around 25 km northeast of Tawang.

The build-up to the clash at Yangtse started around the last week of November 2022 when the frequency of face-offs in the sector spiked suddenly. Battalion commanders, alarmed by the sudden increase in sightings of PLA patrols in their areas of responsibility (AOR), quietly reinforced their flanks. On December 9, alert troops equipped with hand-held thermal imagers at posts overlooking known PLA ingress positions reported a large body of PLA troops forming up under the cover of the fog. According to sources on the ground, as the battalion-size force attempted to surround the position, Indian soldiers formed a human chain to deter the body of around 500 PLA soldiers. Soon, bouts of cursing and pushing ensued. Taking advantage of the chaos, PLA troops at the rear, armed with tasers, spiked clubs and other melee weapons, moved towards the front. All of this was



TANMOY CHAKRABORTY

being observed by the Indian command post, which radioed multiple quick response teams for reinforcements. Indian troops managed to overwhelm the Chinese within 30 minutes. Soon, both parties disengaged and commanders from both sides held a flag meeting to defuse the situation. Yangtse is one of the eight major flashpoints with China in the eastern sector of the LAC. The others are Namkha Chu, Sumdorong Chu, Asaphila, Longju, Dichu, Lamang and Fish Tail-1 & 2 in Dibang Valley.

Along with ratcheting up tension on the ground over the past fortnight, Chinese drones flew aggressive sorties repeatedly towards the Indian side. So serious was the matter that Sukhoi-30 fighter jets of the Indian Air Force had to be scrambled to tackle the threat.

In a statement in both houses of Parliament, the Union defence minister Rajnath Singh said Indian soldiers prevented the Chinese from making a landgrab and "compelled Chinese troops to return to their posts". Singh acknowledged that the scuffle led to injuries but denied any "serious casualties on our side". However, military sources have said that a few injured Indian soliders are undergoing treatment at a Guwahati hospital. In Parliament, the government was on the back foot as the Congress and other opposition parties raised questions about the clash. On December 14, they walked out of both houses demanding clarifications and the suspension of zero hour to have a discussion on the issue. Some opposition members accused the government of being in "denial mode" about the Chinese aggression.

CLEARLY, CHINA PREPARED WELL FOR THE RAID, WHICH HAD TOP-LEVEL CLEARANCE

The flag meeting between Indian and Chinese local commanders—wherein the issue was sorted out according to established mechanisms—took place on December 11. The Chinese were asked to refrain from similar actions and maintain peace. The issue has also been taken up with China through diplomatic channels. Military observers say Yangtse is a "mutually agreed" disputed area under Indian control, and PLA soldiers periodically visit the area to assert China's claim. But, after 2020, PLA activity in the area has increased, as has its troop strength. Both sides have now made massive deployments in the area.

The Chinese had made a similar attempt of intrusion in October 2021, but were similarly repulsed. It is significant that while such patrols happen in the camping season of summer, the PLA this time made a sally in winter. Observers say the Chinese army must have had to make substantial preparations to attempt such a foray in December in altitudes that can range upwards of 17,500 feet. "By doing this in winter, the PLA wanted to send out a message," says an army commander. "The possibility of tension spreading to other sectors on the eastern front cannot be ruled out."

Lt. Gen. Rakesh Sharma (retd) says that the clash at Yangtse is 'distinctive'. He says that the fact that they (the PLA) came in strength is unusual even for the Tawang sector—where differing perceptions of the border along the LAC are particularly contentious. The message of intent and belligerence is clear; it is also apparent that the raid had clearance from the highest levels in China.

Military analysts believe that for the Chinese, the Eastern Ladakh issue is now sorted to their satisfaction. "They have blocked patrolling by the Indian side (like in Depsang). Now, they are focusing on other areas and Tawang has been a standing issue with them," Lt. Gen. Sharma adds.

Some believe that the PLA's aggressive posturing on the border is always linked to India's infrastructure activities—much of it in reaction to extensive Chinese build-up and development—close to the LAC. Last month, New Delhi issued a gazette notification for constructing the 1,800 km-long Frontier Highway in Arunachal Pradesh.

The Chinese built a "Xiaokang border defence village"—they say the villages serve as buffers and prevent infiltration—across the LAC in the Yangtse area. The PLA recently upgraded a road there to improve logistics. Military observers have noted the PLA troops' possible use of the Xiaokang ('well-off') village as a base for the build-up before the intrusion at Yangtse. China has 628 such villages all along the LAC. In the light of this latest incident, they are potential staging areas for future scuffles that the PLA might orchestrate. ■

HEAVY EXPECTATIONS
CM Bhupendra Patel attends a meeting of newly elected party MLAs in Gandhinagar

ANI

BJP'S CHALLENGES

- ➘ The tempo of the 2022 win has to be kept alive till 2024, with clear movement on all key policy fronts, including jobs
- ➘ Over 1 million government jobs are vacant. These must be filled up speedily, with the extra challenge of implementing EWS
- ➘ Files must move fast on the capital, interest and power subsidies promised to MSMEs
- ➘ The state has to navigate through tricky legislative areas: cattle control, UCC, 'love jihad'
- ➘ Inflation remains a concern

GUJARAT

THE BURDEN ON BHUPENDRA

By Jumana Shah

The day Bhupendra Patel and his cabinet took oath, there were relaxed smiles all around. Gujarat's electorate had upturned the very notion of anti-incumbency with a whopping mandate for Prime Minister Narendra Modi's BJP. But as the euphoria of the election ebbs away, people reckon with the reality of the 'same' new government. To beat back any creeping sense of stasis, the state leadership has to maintain the tempo of 2022 till 2024, actively working on improving the economy, creating jobs and dealing with a bunch of contentious issues like EWS quota implementation and the Uniform Civil Code (UCC). The BJP has won all 26 Lok Sabha seats in Gujarat since 2014, its vote share increasing every time. Ensuring the trend continues rests squarely on Patel and his team now.

Gujarat's quest for a dynamic CM has been on since Modi left in 2014. Outsize shoes to fill, without doubt. But three faces in seven years is a sorry record even then—it has sent out a message of instability, as industry sources in Gujarat indicate. Business leaders admired Modi for the translation of political will into administrative action. In the past few years, that has been missing. "Anandiben Patel was removed unceremoniously amid the Patidar stir. Vijay Rupani lacked mass charisma, and his control over the administration was poor. We are hoping Bhupendrabhai will work," says an industry leader.

Patel is an urban leader, considered genial, sharp and articulate. Though he hasn't said much in his 15 months in office—his first mandate was to negotiate the election—those who have interacted with him claim he is better placed than Rupani at building the perception of an effective CM. Patel seems to have started off in the right spirit. After the grand swearing-in ceremony, portfolio allocation followed at a cabinet meeting that very Monday. And the CM and his cabinet hit office within 24 hours, a process that typically takes two-three days.

The cabinet of 16 is expected to expand after Uttarayan, January 14. Presently, it meets the need to have caste- and region-wise representation, with half a dozen first-timers thrown in. "Besides the CM, we expect three or four leaders to emerge organically as faces of this government. The way the Rupani cabinet was sacked, and two ministers right before the polls, everyone is hyper-conscious of the fact that they cannot slack off," admits a BJP leader.

Inflation and unemployment were very alive as factors before the election: they will need to be addressed. Inflation is not actually within the state's control, but it had reduced VAT on CNG and PNG by 10 percentage points in October 2022. Manufacturers heaved a sigh of relief, but government sources indicate the loss of VAT revenue is a real concern. "We cannot sustain it for long. It's a Catch-22 situation," says an official.

Before the polls, the government had also announced capital, interest and power subsidies to MSMEs under the Atmanirbhar Gujarat scheme. This had industry excited after a long time. Now those files need to move—facilitating MSMEs to set up shop or expand can lead to local job creation. Foxconn's semiconductor plant in Dholera and Tata Airbus's facility near Vadodara too present clear opportunities. "Honestly, industry does not really care if there is a super-CM, whether the decisions are taken here or in Delhi, as long as the files move at the requisite pace," says a Surat-based businessman.

Over 1.5 million government employees had launched protests against contractual engagement and pay structures, with job-seekers not far behind. Over 1 million government jobs are vacant—a dozen-plus paper leaks in the past two years before entrance exams for these positions had kicked up a lot of dust. Decisive action will need to be taken to fill up these posts before 2024.

> **"INDUSTRY DOESN'T REALLY CARE IF DECISIONS ARE TAKEN IN NEW DELHI, AS LONG AS THE FILES MOVE"**

Several other tricky issues stayed on the backburner in the heat of election, and they will come to a head soon. The genesis of the EWS quota, cleared by the Supreme Court recently, was the Patidar agitation of 2015, but implementation won't be easy. Plus, the Gujarat High Court is not budging on the stray cattle issue, and the government is hard-pressed to comply with its order for a clean-up. Other pet BJP themes where it will need to keep the faithful happy: the UCC (the approval for forming a panel for the UCC was given just before the polls), the 'anti-love jihad law', and the Land Grabbing (Prohibition) Act. Whether purely governance issues or ideological ones for the gallery, the state government has to do some heavy lifting in the months to come. ■

HIMACHAL

VERTICAL LIMIT

By Rajiv Phull

All are not destined to be born with a silver spoon in their mouth. But a few commoners reach uncommon heights just by virtue of their persistence. It took a four-decade trek for Sukhvinder Singh Sukhu, son of a state transport bus driver, to arrive at the summit of Himachal Pradesh's politics. But like all those who walk in the mountains, the new chief minister will likely find that even taller peaks loom ahead of him. More daunting than he may have imagined when he successfully fought off a stiff challenge to the post from PCC president Pratibha Singh, Mandi MP and widow of former CM Virbhadra Singh.

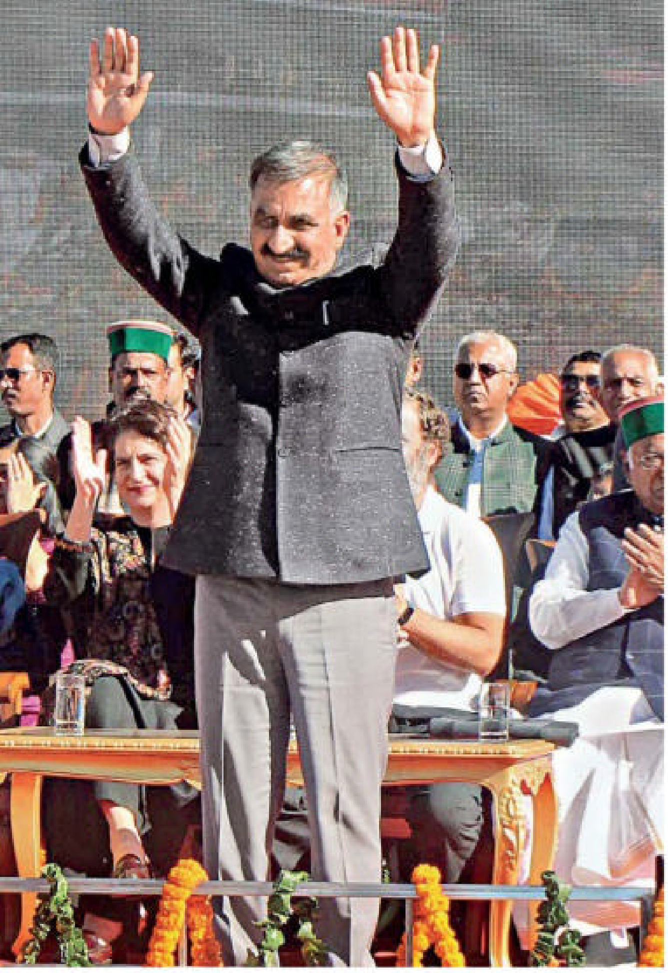
Anti-incumbency is sometimes seen as an abstract sense of disenchantment, but in Himachal there were concrete policy issues at stake. The demand for the Old Pension Scheme to be restored was chief among them. As the government swung into action mode right after the swearing-in, the fiscal challenge it poses is going to test its nerve. The number of employees recruited after April 2004 and covered under the New Pension Scheme (NPS) is estimated at over 130,000. Outgoing CM Jairam Thakur had said last year, in response to an assembly question, that the state would have to bear a one-time burden of Rs 2,000 crore, and Rs 500 crore per annum subsequently, to restore the OPS. (The state budget for 2022-23 was Rs 51,365 crore.) The Sukhu government has initiated the process of collecting data regarding the exact number of employees recruited under the NPS, and the financial implications thereof. Other states that wish to restore the OPS will be watching with interest.

UTTAR PRADESH

UNITED THEY STAND

PREM SINGH/UNI

FAMILY UNIT Newly-elected SP MP Dimple Yadav arrives at Parliament House with husband Akhilesh and other SP leaders to take oath of office



BOY FROM DOWNHILL
Sukhu, son of a bus driver, is a grassroots worker risen to the top

Another area of disquiet it must settle has to do with the apple farmers, who have taken to the streets this year after a gap of three decades. Agitated over rising input costs and dwindling profits, they are angry over the enhanced GST on apple boxes and the declining prices offered by big private players for their produce—down by a third from around Rs 90 per kg two years ago. The Congress had guaranteed during its poll campaign that fruit growers in the state will get to decide the price of their produce. Any lag on that will be perceived as a pro-market tilt and a betrayal by the farmers.

The third big challenge is internal, and it remains to be seen how skilful Sukhu will be in negotiating that. Factionalism within the party came out in the open soon after the election results were announced on December 8, with followers of the Pratibha Singh camp openly canvassing for her CM candidacy—especially since the demise of the popular Virbhadra had pulled in votes. Once the high command chose to elevate him, though, Sukhu has made light of it, and has moved to smooth ruffled feathers by saying Pratibha's son Vikramaditya Singh would be inducted in the cabinet.

"In the first cabinet meeting, we will implement two guarantees, including restoration of OPS," Sukhu told the media. The Congress had announced 10 guarantees: besides OPS, these included Rs 1,500 monthly financial assistance for eligible women, and creating 500,000 jobs. Overall, he seems to be in mission mode for now. A lot of this has to do with the tireless political journey he has charted. Born on March 27, 1964, in Sera Bhabran village, Hamirpur district, Sukhu's political stint began with the NSUI—he was president of the Congress's student wing from 1988 to 1995. A lawyer by training, he graduated full-time to politics after being elected as a councillor in the Shimla Municipal Corporation in 1992. He was also the state Youth Congress president from 1998 to 2008, the year he became the state party's general secretary, graduating to serve as PCC chief in 2013-19.

In a state where politics has often been dominated by patricians, the four-time MLA is a rare grassroots worker who has risen to the top. In what is almost a visual metaphor for that, he's also the first Congress CM from the lower merged areas of Himachal—all his forebears hailed from the upper belt. As a college student, Sukhu had worked on the side in the complaint office of the State Electricity Board. That common touch will be crucial as the Congress seeks to rediscover its appeal. ■

By Prashant Srivastava

The results to the three bypolls in Uttar Pradesh have brought several positives for the Samajwadi Party (SP)-led Opposition—despite their upset loss in Rampur Sadar—and given much to reflect over for the ruling BJP, which may now have to rethink its 2024 strategy. The 288,000-plus victory margin for Dimple Yadav in the Mainpuri Lok Sabha seat has left it in shock—it was expecting at least a close fight in the SP bastion, if not a second upset win. Even the late Mulayam Singh Yadav, four-time MP from here, had won only with 93,000-odd votes in 2019. Says SP spokesperson Dr Ashutosh Verma, "The BJP had claimed that by fielding a Shakya candidate, it would get all non-Yadav OBC votes. However, even Shakya voters supported us."

This turn to events was imparted mainly by the ghar wapasi of Shivpal Yadav. For long troubled by the monopoly of his nephew Akhilesh Yadav over Samajwadi affairs, the uncle had finally split in 2018, forming the Pragatisheel Samajwadi Party (Lohia). Thereafter, the SP slipped downhill in state politics, losing election after election. Mulayam's demise in October brought renewed efforts at a patch-up: Dimple-Akhilesh met Shivpal at his residence in a much-photographed event, seeking blessings for the 'bahu'. Shivraj acceded, and went on to play a huge role in the campaign. In fact, Dimple got her highest vote lead (over 100,000) from Shivpal's Jaswant Nagar assembly segment. That done, Shivpal merged his PSPL with the Akhilesh-led SP.

Says political analyst Pankaj Kumar, a professor at Allahabad University, "Both needed each other at this point. Shivpal has a strong hold in organisational politics and connections across parties. Now it depends on Akhilesh, how he utilises him." The BJP-led alliance hold 65 seats out of UP's 80 Lok Sabha seats and Kumar thinks the reunification may set up some interesting contests in 2024.

Another reason for that: how the Opposition took Khatauli from the BJP, with an interesting experiment that could trouble the latter. Jayant Chaudhary's RLD, a party that predominantly represents the Jats, this time fielded a Gujjar, Madan Bhaiya. That it worked is quite significant. The two communities have never much been on the same page before. Jayant's efforts at joining them, with reasonably assured Muslim support adding ballast to it, thus breaks a pattern.

BEYOND MAINPURI, THE RLD'S KHATAULI WIN WAS POWERED BY A NEW ALLIANCE: JATS, GUJJARS, MUSLIMS, DALITS

Later, the RLD also got the support of Azad Samaj Party chief Chandrashekhar Azad. This way, a section of Dalit voters too come close to the SP-RLD alliance. Talking to INDIA TODAY, Jayant affirms the positives. "The support of Bhim Army chief Chandrashekhar was one of the key factors in our strategy working. The message from Khatauli has gone out to the whole sugarcane belt of UP, where the government has not fulfilled the expectations of farmers." He also says the results show Muzaffarnagar (within which Khatauli falls) is shedding the Hindu-Muslim animus that has defined the region's politics after the 2013 riots. An RLD leader says the new combination "accounts for over 40 per cent votes in a dozen-odd districts of west UP".

The only positive for the BJP came in Rampur, where it defeated Azam Khan aide Asim Raza of the SP with a margin of 34,136 votes—a result that shows a drift of sections of the Muslim vote towards the saffron party. Still, the party has plenty to worry about. ■

INTERVIEW

‘WE’RE MONITORING THE BUILD-UP OF THE CHINESE NAVY’

Chief of Naval Staff ***ADMIRAL R. HARI KUMAR*** *is enthused by the induction of India’s first indigenous aircraft carrier INS* Vikrant*—a floating airbase of fighter jets. In an exclusive interview to* ***PRADIP R. SAGAR,*** *Admiral Kumar spoke about the status of a third carrier, how the Agnipath scheme will bring about a balance of youth and experience, and why the proposed Maritime Theatre Command will help synergy*

HARDIK CHHABRA

Q. The Chinese navy is on an expansion mission and is projected to operate up to 10 carriers by 2049. How do you see this?

A. The Chinese navy's force accretion has been rapid. We are monitoring their build-up. The Indian Navy has plans in place, based on a constant scan of geo-security developments, to ensure our interests are always protected. In this, aircraft carriers have a crucial role to play—for India to have the capability to dominate the Indian Ocean and project power away from its shores. They are central to fleet operations and the concept of Sea Control, as they offer flexibility of a very high order...across vast maritime spaces. We feel a third carrier will further our objectives.

Q. What’s the status of the Navy’s demand for a third carrier?

A. Considering the indigenous expertise available, a repeat order (of) the IAC-1 (Indigenous Aircraft Carrier-1), with suitable modifications, is being explored. Additionally, broad contours have been formulated for an electric-propelled, 65,000-tonne carrier employing Catapult Assisted Take-off but Arrested Recovery (CATOBAR). The projects are yet to be accorded Acceptance of Necessity.

> **“THE NAVY SUPPORTS THEATERISATION AS ADDRESSING VITAL MARITIME CHALLENGES NEEDS HIGH LEVELS OF STRATEGIC AND FORCE SYNERGY”**

Q. When can we expect INS *Vikrant* to be deployed? Has its fighter jet fleet been finalised?

A. Getting aircraft carriers ready for operational deployment is a complex task. It involves multiple agencies and has many variables. Every aspect has to be seamlessly integrated. This is true the world over. Our endeavour is to complete flight trials and SRGD (Short Refit Guaranteed Dry Docking) of *Vikrant* by 2024. The Navy is looking forward to flying the indigenous Twin Engine Deck-Based Fighter (TEDBF) from our carriers. Till the time the project reaches fruition, we are looking at options to ensure the operational exploitation of our carriers and their deck-borne fixed wing fighter aircraft. The carrier will operate MiG 29K currently and MRCBF (Multi-role Carrier Borne Fighters) and TEDBF in future.

Q. How will you balance the high turnaround of sailors who would join under the Agnipath scheme, as the Navy is a tech-intensive force?

A. The Agnipath scheme will lead to a more youthful, technically adept war-fighting force. The permanent cadre—personnel enrolled after four years—would be provided niche operational and technical skills. The youthful Agniveers will comprise the dynamic rank and file. Whilst the seniors provide ‘Hosh and Anubhav’, the Agniveers will provide the ‘Josh and Jazba’. Modified training methodologies will ensure that the high turnaround has no impact on professionalism, fighting spirit and camaraderie.

Q. Efforts to create theatre commands in the Indian military have not moved ahead. What is the Navy’s stand?

A. The Navy has been a strong proponent of theatre commands. It is working towards positive outcomes from the ongoing deliberations. India is a maritime nation, and that domain necessitates an integrated approach and high levels of synergy in strategy, planning and application of force. The proposed Maritime Theatre Command would amalgamate core competencies of the three services and the coast guard. ■

(Read full interview on www.indiatoday.in)

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GLASSHOUSE

THE GAME IS STILL ON

Illustration by SIDDHANT JUMDE

Khela hobe (Game on)' seems to have become West Bengal chief minister **Mamata Banerjee's** lucky charm. It was her rallying cry against the BJP in the 2021 assembly polls; she later used the catchphrase for a popular state programme that distributes footballs to local clubs. Now, she wants a special segment showcasing sports-centric films at the Kolkata International Film Festival to be called 'Game On'. The Bengal CM will be hoping the slogan continues to energise party workers, at least till the 2024 Lok Sabha election. Anyway, there's no harm in sending the BJP reminders of their repeated failures to breach her Kolkata fortress.

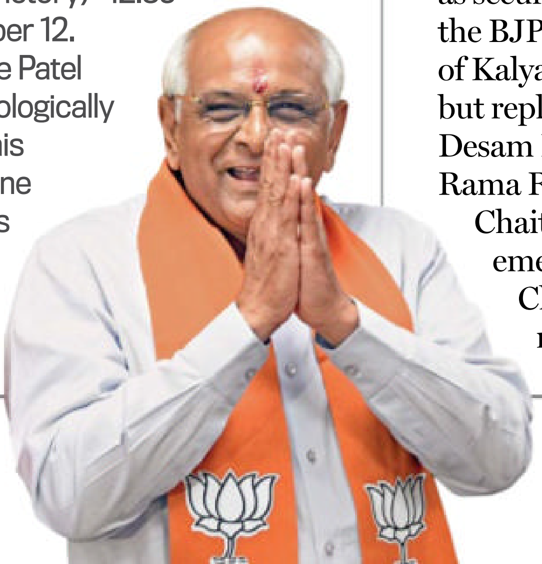
THE SPOILS OF PEACE

CHANDRADEEP KUMAR

Mulayam Singh Yadav's brother **Shivpal Yadav** played no bit role in Dimple Yadav's victory in the Lok Sabha byelection in Mainpuri on December 5. The death of the Samajwadi Party stalwart had necessitated the bypoll, and Dimple and Akhilesh Yadav personally visited their uncle to make amends and seek his support. The result was the Yadav bahu's huge win against BJP's Raghuraj Shakya. Speculation is now rife on what the 'return gift' for Shivpal will be: will he be made leader of the opposition in the state assembly or will he get the SP national general secretary's post? Party workers wait with bated breath.

Perfect Timing

Several communities in Gujarat firmly believe in *kamurta*, the inauspicious planetary alignment between December 15 and January 15. The previous two cabinets, in 2012 and 2017, were sworn in during this period and we all know how things panned out for the incumbent chief ministers. Which is why Chief Minister **Bhupendra Patel** was reportedly keen on taking oath not just before the *kamurta* period kicked in, but also at the exact *vijay mahurat* (occasion for victory)—12.39 pm on December 12. However, while Patel may have astrologically force-fielded his government, one hopes his stars stay aligned with the BJP brass too.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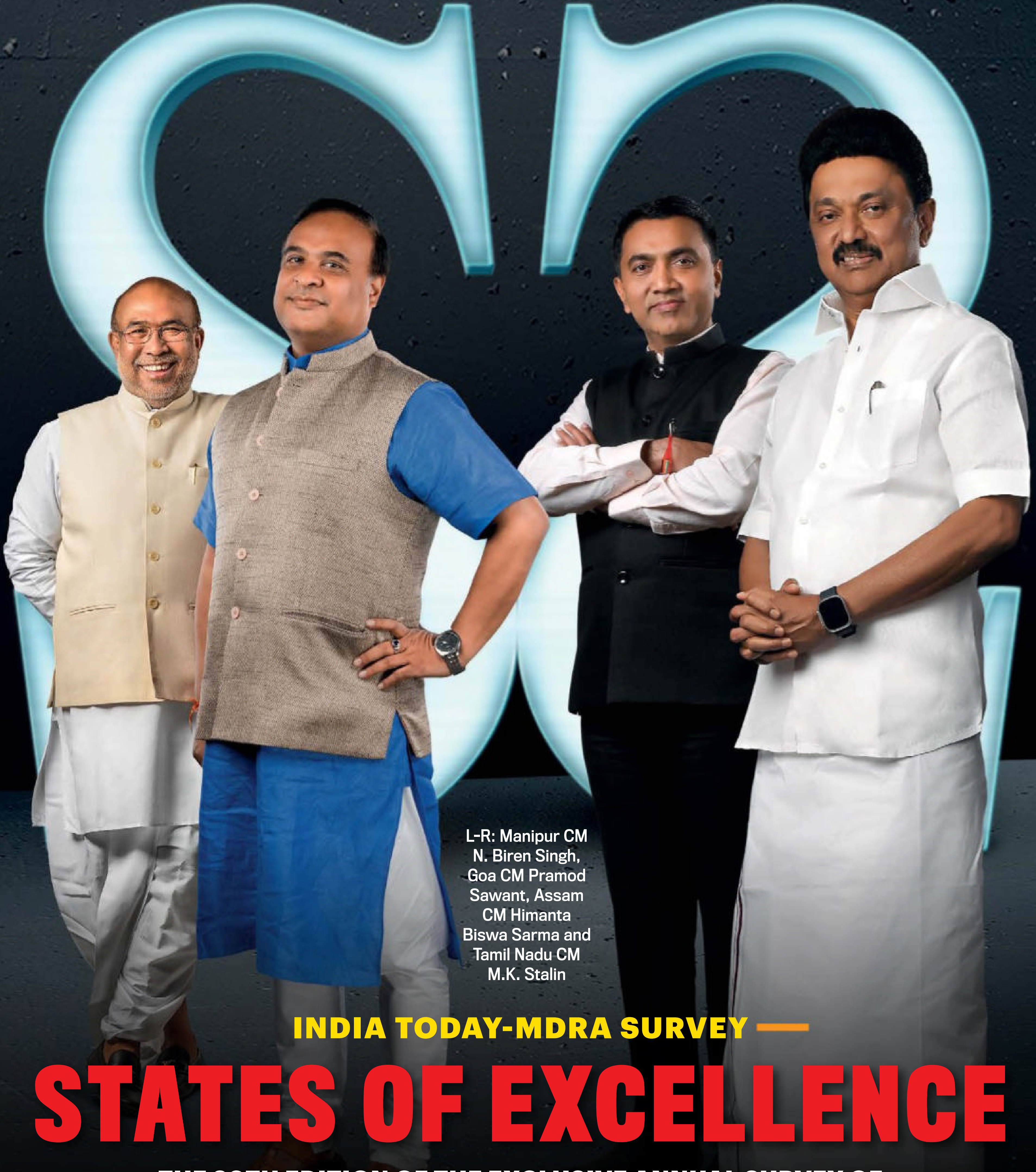
On the Record

Bihar chief minister **Nitish Kumar** believes media persons have a reasonable understanding of what's happening in the country but are handicapped by Delhiwallas (read the BJP), who tell them "*yahi chhapo, yahi likho* (publish this, write this)". History, however, Nitish feels, will reveal the truth some day as everything is recorded now. "Tomorrow, when their rule is over, the media can always play back these records to show who said or did what," Nitish quipped. Stay tuned.

POWER RIDE

Battleground Andhra Pradesh will soon have an emerald green truck dressed as an armoured vehicle rumbling through the 175 constituencies in the run-up to the next assembly election. Actor-turned-*neta* **Pawan Kalyan** has named it 'Varahi' after the Hindu goddess whose worship weakens the enemy. It will be flanked by ex-army personnel, also in green with red turbans, as security. Varahi may please the BJP, the most likely ally of Kalyan's Jana Sena Party, but replicating what Telugu Desam Party founder N.T. Rama Rao did with his Chaitanya Ratham, an emerald green refurbished Chevrolet van, will be no easy task.

Kaushik Deka *with* ***Romita Datta, Amitabh Srivastava, Amarnath K. Menon, Prashant Srivastava*** *and* ***Jumana Shah***



L-R: Manipur CM N. Biren Singh, Goa CM Pramod Sawant, Assam CM Himanta Biswa Sarma and Tamil Nadu CM M.K. Stalin

INDIA TODAY-MDRA SURVEY —

STATES OF EXCELLENCE

THE 20TH EDITION OF THE EXCLUSIVE ANNUAL SURVEY OF INDIA'S BEST PERFORMING AND MOST IMPROVED STATES HAS MANY NEW WINNERS IN THE 12 CATEGORIES. THEIR CHIEF MINISTERS REVEAL THEIR MANTRAS OF SUCCESS

Photo Illustration by NILANJAN DAS; *Original Photographs by* BANDEEP SINGH AND CHANDRADEEP KUMAR

A CM WHO MEANS BUSINESS

Committed to development for all, Tamil Nadu chief minister M.K. Stalin's firm hand at the helm ensures that his state stays at the top

By RAJ CHENGAPPA
& AMARNATH K. MENON

Photograph by BANDEEP SINGH

Like everything else about Muthuvel Karunanidhi Stalin, his house in the heart of Chennai, too, is understated. He chose not to shift to the chief minister's official residence after coming to power in May 2021, preferring instead to stay on in his elegant two-storeyed bungalow off Mount Road where security for visitors is discreet. Upstairs is a multi-purpose gym that Stalin likes to visit early every morning, combining weight training with yoga and meditation sessions to keep fit. You will find him most often in a spotless white *veshti* and bush shirt that has one distinguishing feature—the tall, unbuttoned spearpoint collar that contrasts well with his puffed jet-black hairdo.

In much the same way as Prince Charles, now the king of England, the 69-year-old Stalin also had to wait an eternity as heir apparent before he could become the chief minister of Tamil Nadu. His father, the late M. Karunanidhi, was the longest-serving chief minister of the state with five stints in office, the first when Stalin was just 16 years old. It was only in his final term that Stalin—named after the Soviet dictator who died in the same week in which he was born, in 1953—was made deputy chief minister between 2009 and 2011. Before that, like all the others, he too had to work his way through the ranks of his party, the Dravida Munnetra Kazhagam (DMK). His first brush with power came when he was elected mayor of Chennai, the capital of the state and its most powerful city, in 1996 and earned plaudits for improving its infrastructure and cleanliness. And that's what Stalin says his father taught him: "work, work and work" and leave no stone unturned to achieve your objective.

It was only after Karunanidhi died in 2018 that Stalin came into his own, and assumed the reins of the DMK. He proved his mettle soon enough when the party-led front won 38 of the state's 39 seats in the 2019 Lok Sabha election, at a time when the Narendra Modi wave was at its peak. And those political credentials were firmly burnished in the May 2021 assembly election, when the DMK-led front won an impressive 159 of the total 234 seats. Election won, Stalin had to attend to the task of governance. But soon after taking over as chief minister, Covid-19 struck in its deadliest avatar and he found his hands full ensuring hospital care for the ailing and implementing an ambitious vaccination programme. It was, however, to be annus horribilis for Tamil Nadu, as floods ravaged the state towards the end of the year and Stalin had to marshal all the state's resources again to provide relief and rehabilitation for the flood-affected.

> **UNLIKE HIS PREDECESSORS, STALIN SHUNS SYCOPHANCY, IS A PATIENT LISTENER AND IS FOCUSED ON IMPLEMENTATION**

CARRYING ON A LEGACY Tamil Nadu chief minister M.K. Stalin

Having dealt with these dual natural calamities, he has proceeded to rectify what he calls the “man-made calamities” inflicted by the previous government that had drained the economy of funds for growth. Spelling out an economic vision for the state that he calls the ‘Dravidian Model of Development’, Stalin told INDIA TODAY, “Our target is to become a one trillion dollar economy by 2030. However, mere economic development is not our goal, it has to be looked through the prism of people’s welfare. I have been continuously emphasising that our Dravidian model of development should be steered by the inclusivity criterion, embracing everyone, every sector, and every district.” (*See interview.*)

In doing so, Stalin is only carrying forward the core philosophy of growth with equity that successive Tamil Nadu governments have followed, which perhaps explains the state’s long reign at the top of INDIA TODAY’s annual State of the States survey. Tamil Nadu has emerged as the best performing big state for the fifth consecutive year, with Stalin maintaining the pace of his predecessors. If he could take only partial credit for the state emerging on top last year, Stalin can claim the prize as his own this year as the state figures among the top five in nine out of 12 categories among the best performing big states. It is numero uno in inclusive development; in second place in economy; third in infrastructure, cleanliness and health; No. 4 in law & order, environment and education; and fifth in entrepreneurship.

BEST PERFORMING BIG STATES OVERALL

RANK 2022	STATE	SCORE OUT OF 2080	RANK 2021	RANK 2020	RANK 2019	RANK 2018
1	TAMIL NADU	1,321.5	1	1	1	1
2	HIMACHAL PRADESH	1,312.5	2	2	2	7
3	KERALA	1,263.5	3	4	5	3
4	GUJARAT	1,217.7	4	5	6	4
5	PUNJAB	1,215.1	5	3	4	5
6	MAHARASHTRA	1,209.2	9	8	9	8
7	UTTARAKHAND	1,173.2	11	12	11	11
8	ANDHRA PRADESH	1,172.9	6	7	8	10
9	KARNATAKA	1,161.1	10	11	7	6
10	HARYANA	1,149.3	8	6	3	2
11	TELANGANA	1,133.3	7	9	10	9
12	WEST BENGAL	1,070.8	12	10	12	13
13	MADHYA PRADESH	972.9	13	13	14	12
14	RAJASTHAN	930.6	14	14	13	15
15	ODISHA	909.8	16	16	17	18
16	CHHATTISGARH	899.7	15	15	16	17
17	ASSAM	887.5	17	19	18	19
18	UTTAR PRADESH	852.8	18	17	15	14
19	JHARKHAND	751.4	19	18	19	21
20	BIHAR	739.2	20	20	20	20

Excellence on all these counts has cemented Tamil Nadu’s status as India’s best performing state. In its 20th edition now, the INDIA TODAY State of the States survey and rankings have come to be regarded as the gold standard in objectively assessing the performance of states through curated parameters and attributes based on comprehensive data. Over the years, several refinements have been made and the analysis made more robust. To provide a level playing field, states are divided into big—those with an area of 35,000 square kilometres or more and a population of over 5 million—and small, which includes the rest. Twelve key categories were identified to compare the performance of states—economy, infrastructure, agriculture, health, education, governance, law & order, inclusive development, entrepreneurship, tourism, environment and cleanliness.

To reward those who have performed well in the past five years, INDIA TODAY introduced the most improved states category in 2011. So, while the results of the best performing states are based on the most recent data across 125 parameters, most improved states are judged on the basis of 89 parameters

PLAYING THE PART Napier Bridge wears a checkered look for the Chess Olympiad

ANI

and ranked on the Compound Annual Growth Rate (CAGR) for the past five years in each of the attributes. MDRA, a leading research agency, was engaged to collect the relevant data and determine the ranks for both the best performing and the most improved states. This was done by attaching a weightage to each category, with economy, infrastructure, agriculture, health and education being given more points (*see methodology*). This year, while Tamil Nadu has emerged as the best performing big state, Goa topped the small states. Likewise, Assam took the top honours among big states in the most improved category, and Manipur led the small states.

In order to make sure that Tamil Nadu maintains its top spot, Stalin has in the past 16 months struck a judicious balance between fostering economic growth and initiating a cluster of welfare schemes to help the needy. He has set up a high-powered economic advisory team that includes Nobel Laureate Esther Duflo and former RBI governor Raghuram Rajan to ensure balanced but rapid economic development across the state.

Meanwhile, Tamil Nadu has signed 207 MoUs through the various investment conclaves it has held, with the cumulative investment commitment amounting to Rs 2.23 lakh crore and projected employment opportunities for 344,150 people. These investments are expected to flow into fields as diverse as power plants, electronics, auto components, information technology, general manufacturing and pharmaceuticals. Currently a $300 billion (Rs 24,750 crore) economy, Tamil Nadu is aiming for double-digit growth every year to achieve three-fold growth by 2030. As part of a multi-pronged strategy, the state is working toward building world-class industrial and logistics infrastructure, developing the Chennai-Bengaluru and Chennai-Kanyakumari industrial corridors, focusing on sunrise sectors such as renewable energy and green hydrogen, and encouraging R&D, start-ups and a future-ready workforce.

To encourage skill development, the DMK government has launched the 'Naan Mudhalvan (I am the first)' scheme to train a million youth to fill the current gaps in the industry. Already, more than 110,000 people have got jobs through the 1,027 micro and mega job fairs the government has hosted across the state. Five new industrial parks have also been set up; they are expected to provide employment to 22,000 people.

To promote research and development in the technology and fintech sectors and to attract global companies to set up business in the state, the Tamil Nadu FinTech Policy was launched in November 2021 and the Tamil Nadu Research and Development Policy in July 2022. The FinTech Policy, 2021, envisages the establishment of a FinTech City in Chennai, for which the Tamil Nadu Industrial Development Corporation (TIDCO) has earmarked 112 acres. Work has begun on its design and project management.

Since even best-laid plans can come undone by bureaucratic delays, Tamil Nadu is also working on improving ease of doing business (EODB). More than

TOP PERFORMERS IN BEST PERFORMING CATEGORY

RANK	STATE	APPEARANCES IN TOP 5* (2018-2022)
1	TAMIL NADU	49
2	KERALA	38
3	HIMACHAL PRADESH	33
4	GUJARAT	28
5	PUNJAB	27

*across the 12 categories

“ECONOMIC GROWTH ALONE IS NOT OUR GOAL. WE WANT IT TO BE INCLUSIVE”

CHANDRADEEP KUMAR

Looking self-assured and relaxed, **M.K. Stalin**, the 69-year-old chief minister of Tamil Nadu, spoke to Group Editorial Director **Raj Chengappa** at his private residence in state capital Chennai on his key priorities and his success mantra. Excerpts:

Q. What is the secret of your success?
There is no secret. Being loyal to my people and acting according to my conscience are the reasons for my success. The people have made me what I am today. I am being true to them and working for their welfare. There was a time when people had to go and meet MLAs and ministers, but that has changed. Instead of them coming to us, even before we came to power, we went to every sector in Tamil Nadu in a plan called ‘Namakku Naame’ and directly met people and listened to their grievances. Then when I took over last year, I began the Ungal Thoguthiyil Muthalamaichar (CM in your constituency) and visited every constituency and listened to the issues people raised. We assured them that, one by one, we will solve all the problems raised. We are doing so now.

Q. What were your key priorities when you took over in May 2021, and what challenges did you face implementing them?
I became chief minister during a very challenging time. The pandemic was wreaking havoc. It was top priority. All my cabinet colleagues turned into Covid control ministers once we took charge. Even though the lockdown was an important means to control the spread of Covid-19, we made sure the livelihood of people was not affected and provided them with basic needs. We gave Rs 4,000 to all ration card holders in two instalments and distributed Corona relief kits with 13 grocery items. We implemented schemes like Illam Thedi Kalvi (Education at the Doorstep). Shortly after this, the state received record rainfall and many parts of the state were flooded. With active coordination and crisis management, it was handled effectively. Apart from the natural disasters we faced, the AIADMK regime from 2011 to 2021 was a man-made disaster. The first six years of the previous AIADMK regime were bad and the last four years worse. The administration was simply dysfunctional, corruption among ministers was rampant, and the fiscal position of Tamil Nadu was weakened. I took over in such a situation and have been bailing Tamil Nadu out of the mess created by them since. We are revitalising the state’s economy with an economic advisory council that includes Nobel laureate Esther Duflo and former RBI governor Raghuram Rajan. We have leapfrogged from 14th position to 3rd in the ease of doing business rankings and were adjudged one of the top achievers. On the development front, the industries department is working in full swing; 207 MoUs have been signed since I took over, to bring in investments to the tune of Rs 2.23 lakh crore into the state.

Q. What is the Tamil Nadu model of development to fulfil your vision of the state becoming a trillion-dollar economy by 2030? What economic reforms are you instituting or have instituted?
Our target is to become a one trillion dollar economy by 2030 and we are

working towards that. However, this has to be looked through the prism of people's welfare along with economic development. I have been continuously emphasising that our Dravidian model of development should be steered by the inclusivity criterion, embracing everyone, every sector and every district. Mere economic development is not our goal. I would like to see holistic development in Tamil Nadu that spans the social, political, economic and cultural domains. All our policies are planned accordingly. Through the recently launched Naan Mudhalvan (I am the first) scheme, industry-relevant skills are being imparted to the youth. We intend to transform the youth force of Tamil Nadu into an intellectual force, with a focus on linking it to industrial development. We also want the employment scenario in the state to be inclusive and friendly to women, persons with disabilities and the marginalised sections. This is the unique character of the Dravidian model.

> **“WE INTEND TO TRANSFORM TAMIL NADU'S YOUTH FORCE INTO AN INTELLECTUAL FORCE, AND LINK IT WITH INDUSTRIAL DEVELOPMENT”**

Q. What is your view on Centre-state relations?
'Autonomy in state, federalism at the Centre' is the fundamental, time-tested principle of our movement since the times of Perarignar Anna and Muthamizharignar Kalaignar. The Constitution rightly defines India as a 'Union of States'. The Union government should respect state governments, lend an ear to our demands and fulfil them. Sadly, the present BJP government does not do any of the above. They bring in legislation binding on all states without consulting any of us. This must change.

Q. On a personal note, what do you do to relax?
As I carry two big responsibilities—of being Tamil Nadu's chief minister and president of the Dravida Munnetra Kazhagam—on my shoulders, my usual relaxation is going for walks. In addition to that, I do yoga when I get time. I read new books presented to me by my party cadre and friends. I also take a brief look at social media platforms to understand the opinions of people on current affairs.

Q. What is the one thing that you learned from your father, the late M. Karunanidhi who was chief minister for nearly two decades?
He liked to work, work and work. It was he who taught me to work hard. I am determined about continuing to work as hard as he did. ■

SS STATE OF THE STATES

Best Performing Big State

150 G2B (government-to-business) online services spanning over 25 departments are already on the Tamil Nadu Single Window portal. Another 86 services will go live on it shortly. There is also an attempt to jettison archaic laws and processes to improve EODB and implement the 301 reform points under the Business Reforms Action Plan (BRAP) of the DPIIT (Department for the Promotion of Industry and Internal Trade). The efforts seem to have borne fruit, as Tamil Nadu has made a leap from the 14th position in EODB rankings in 2019 to No. 3 now. Another innovation has been the government's Biz Buddy portal, an online industrial helpdesk to redress the grievances of investors and industries in a transparent, time-bound and hassle-free manner. More than 20 departments and over 100 agencies manned by 150 officers on Biz Buddy ensure speedy resolution of industry-related grievances with an inbuilt escalation matrix right up to the chief minister's office.

> **TAMIL NADU IS IN TOP 5 IN 9 OUT OF 12 CATEGORIES: ECONOMY, HEALTH AND EDUCATION AMONG THEM**

While pushing industry, Stalin has not forgotten agriculture. Tamil Nadu is among the few states to have a separate budget for agriculture. The state has provided free electricity to its farmers and taken up several projects to ensure the availability of water and reduce dependence on the monsoons. Under the new Kalaignarin All Village Integrated Agriculture Development Programme, coconut saplings, saplings for home farming, horticultural saplings, essential sprays, kits for vegetable gardens, etc. are distributed and a 100 per cent subsidy provided to Adi Dravida farmers to sink wells in dry lands, employ drip irrigation and dig farm ponds. Tamil Nadu is also one of the few states that provides additional incentive over and above the minimum support price for paddy.

People-centric development being integral to the state's growth story, Stalin has launched several innovative social welfare measures. Among these is free travel for all women, transgenders and those escorting differently-abled persons in public transport buses across the state, the Pudumai Penn Thittam scheme as part of which Rs 1,000 per month is given to every girl child pursuing a college education after studying in a government school from Classes 6 to 12, the Rs 7,000 crore Perasariyar Anbazhagan scheme to upgrade school infrastructure in five years, the Innuyir Kappom programme, which assures cash-free immediate (within 48 hours) medical care to accident victims, and Makkalai Thedi Maruthuvam, which ensures healthcare delivery at the doorstep.

On the freebie vs welfare debate stirred up by Prime Minister Narendra Modi when he denounced what he called the '*revdi* culture', Stalin is clear that given the extent of poverty and social inequity in the country, states have no choice but to provide for the basic needs of its people. As he puts it, "To demean it as freebie culture is nothing but social injustice. When so many concessions are extended to corporates, nobody classifies them as freebies. But if one dubs welfare schemes alone as freebie, it means the yardstick for their justice is skewed in the country. Please do not indulge in such word play." He is also clear that the Centre should not impinge on the state's domain and treat it as bonded labour. "Autonomy of the state and federalism at the Centre is the fundamental, time-tested principle that the Constitution has agreed upon," he says. "The Union government has to respect state governments, lend an ear to our demands and fulfil them. Sadly, the present BJP government at the Centre does not do any of these things." Among the grievances the state has is that education, which is on the concurrent list, is now being treated as part of the Union list. Tamil Nadu is stridently opposing the imposition of the National Eligibility cum Entrance Test (NEET). Then, Stalin claims that the Goods and Services Tax (GST) has "robbed the states of their fiscal rights". The Tamil Nadu chief minister has had several run-ins with governor R.N. Ravi on the delay in signing bills passed by the assembly. He is firm that his government will oppose any hostile move by the governor and "will not back down on its principles".

As an administrator, Stalin's style is vastly different from that of his

METHODOLOGY

How the states were ranked

The India Today State of the States 2022 study was conducted by Marketing and Development Research Associates (MDRA), a premier Delhi-based research agency. The robust methodology is designed to rank the states on the basis of most relevant and exhaustive data, covering aspects which are crucial in fostering inter-state competition and upholding the true spirit of India's federal structure. The states were ranked under two broad groups:

↘Best performing states

# Indicates latest performance of the state specific to the category
# Based on most recent data across multiple parameters

↘Most improved states

#Indicates improvement of the state in the past five years
# Based on positive changes (outcome-based) in the past five years

The states were also divided into two broad groups—big states and small states—based on geographical area and population. Deliberations revealed that bigger states have their own advantages and disadvantages vis-à-vis the smaller states. States with an area of over 35,000 sq. km and population of over 5 million were clubbed as the big states and the rest small. Jammu & Kashmir was not considered due to the change in its status. Twelve categories were identified for comparing the performance of the states.

In each category, several parameters on which the states needed to be competitive were fixed. Based on inputs from experts—academia, policymakers and policy influencers such as representatives from the NITI Aayog, think-tanks, policy research organisations, sociologists and economists—125 parameters were finalised for evaluating the best-performing states and 89 for the most-improved states. The relative weights of the

> **TO SET OUT ON THE ROAD TO $1 TRILLION, THE STATE HAS SIGNED 207 MoUs WORTH Rs 2.2 LAKH CRORE**

predecessors. Unlike the late AIADMK leader J. Jayalalithaa, who as chief minister would have cabinet ministers prostrating before her, Stalin shuns sycophancy. Given his many years in politics, he is a patient listener.

Even before his party had won the election, he and other leaders had gone from district to district to get a measure of people's problems and based the party's manifesto on their demands. After he took over as CM, under an initiative called Ungal Thoguthiyil Muthalamaichar (CM in your constituency), Stalin makes it a point to visit all the 234 assembly constituencies by turn, listen to the electorate's grievances and address them. At the CM's office in Fort St George, a huge digital dashboard constantly updates him about the progress of various schemes and projects and whether targets are being met. Stalin believes in frequent review meetings with his ministers. Being the party president, he also has the last word on political issues.

Yet, the current round of State of the States throws up some disturbing findings about Tamil Nadu that the chief minister would do well to heed. While the state has been consistent in winning the best performing accolade for the past five years, its overall ranking in the most improved category is not as flattering. The state had slipped to the bottom of the pool in 2019 and 2020, ranking 19th among 20 states. It moved up to 16th place in 2021, and remains there this year too. Its economic performance in the most improved category has dropped in comparison to other states—from 8th in 2018 to 13th this year. Likewise, in infrastructure, it was at the bottom of the list in 2020, and though it has moved to 17th place in 2022, the state needs to work hard towards improving its score. Again, while Tamil Nadu has shown vast improvement in agriculture, health and governance, its progress in education and inclusive development are modest. Worryingly, in law and order and entrepreneurship, the state's ranking has dipped considerably in the past two years.

Of course, there is plenty that other states can learn from Tamil Nadu. But then. in many areas there's plenty the state can learn from its compatriots too. That is also the purpose of INDIA TODAY's State of the States survey—to foster constructive competition and cooperation among states. ■

CATEGORY	WEIGHTAGE FOR BEST PERFORMING CATEGORY	WEIGHTAGE FOR MOST IMPROVED CATEGORY
ECONOMY	300	300
INFRASTRUCTURE	280	280
AGRICULTURE	320	320
HEALTH	240	160
EDUCATION	200	200
LAW & ORDER	140	140
GOVERNANCE	120	120
INCLUSIVE DEVELOPMENT	100	100
ENTREPRENEURSHIP	80	80
TOURISM	140	140
ENVIRONMENT	90	90
CLEANLINESS	70	70
TOTAL	**2,080**	**2,000**

parameters were finalised in consultation with the experts, INDIA TODAY editors and the MDRA team.

Based on the parameters and attributes, a comprehensive data collection exercise was undertaken. MDRA researchers cross-examined the data collected from highly credible sources such as the Census, Reserve Bank of India, NITI Aayog, respective ministries and departments and state governments. To ensure a fair comparison, it was ensured that no state got unfair advantage on account of size, population or any other aspect. It was necessary therefore to normalise the data based on population or geographical size, as required. The data collected for each attribute was cleaned, normalised and standardised to make it comparable. The most recent data for each state (mostly 2021-2022, 2020-21, 2019-20, 2018-19 and 2017-18) was taken and analysed to evaluate the best performing states. To compare and rank the most improved states, compounded annual growth rates (CAGR) on each attribute for the past five years were used. Based on the weights determined for each attribute, sectoral rankings were arrived at. Parameter-level weights were used to determine the overall best performing and most improved states.

A large MDRA team, led by Abhishek Agrawal (executive director), Abnish Jha (project director), Vaibhav Gupta (assistant research manager), Aditya Srivastava (assistant research executive) and Manveer Singh (senior executive-EDP) and assisted by statisticians and econometricians, worked on this voluminous project from July to November 2022. ■

STATE OF THE STATES

Most Improved Big State

ASSAM

AHEAD OF THE CURVE

CM Himanta Biswa Sarma's strong work ethic and 24X7 governance model explain Assam's unprecedented leap in the path of development in the past year

By KAUSHIK DEKA

It was 15 minutes past midnight when the doorbell of Samir Sinha, principal secretary to Assam chief minister Himanta Biswa Sarma, rang. Jayant Narlikar, commissioner and secretary to the state's finance department, had come calling. The two had to iron out a couple of issues related to a few of the government schemes, but they also had CM Sarma on the phone line from his residence. Sarma and his two officers were engaged in intermittent conversations and by the time all the issues were resolved, it was nearly 2 am. In the administrative machinery of the Sarma-led Assam government, it was just a regular day, which usually begins at 8 in the morning. On some days, though, calls from the chief minister's office can start even at 7 am.

If Assam has demonstrated an unprecedented leap in the path of development in the past year, it can largely be attributed to this 24X7 governance model, where the CM keeps all stakeholders on their toes. Assam has not only emerged as the most improved big state overall, it has also improved rankings in the categories of infrastructure, agriculture, education, law & order, inclusive development, tourism and environment over the previous year. It has continuously posted double-digit growth in the past several years. It was among the few states that exhibited positive growth even during the pandemic. The average growth rate of Assam has remained higher than the national average for the past seven years. The GSDP of Assam at variable prices is expected to be

LEADING BY EXAMPLE
Assam chief minister Himanta Biswa Sarma

Photograph by BANDEEP SINGH

Rs 4.3 lakh crore in 2021-22—nearly 14 per cent higher than its GSDP in 2020-21. Between 2019-20 and 2020-21, the GSDP grew at just over 9 per cent.

The state is now strategically positioned to massively upscale its economic trajectory. It's at the centre stage of nearly two billion consumers on ASEAN (Association of Southeast Asian Nations) and BBIN (Bangladesh, Bhutan, India, Nepal) markets with 1.3 billion MT of proven resources such as four refineries and substantial natural gas reserves. Also, once insurgency-infested, Assam has now begun to reap the fruits of a peaceful environment, political stability and growing attention from the BJP-led Union government.

Yet, Sarma is unwilling to rest on past laurels and is in a tearing hurry to turn around the Assam story—traditionally known as one of the poorest states in India. He has continued the trend of increased budgetary expenditure in the past five years—more than doubling from Rs 41,931 crore in 2016-17 to Rs 1.12 lakh crore. The increased expenditure has been dovetailed strategically into social as well as infrastructure sectors in the past few years. "There was no other alternative," says the CM. "We have a long road to cover. When Prime Minister Modi has been working round the clock for the progress of the country, it's our responsibility to do what is in our limited capacity to strengthen his hand."

Not surprisingly, the capital expenditure in the state almost tripled from Rs 4,919 crore in 2015-16 to Rs 14,630 crore now. With the government planning to build 3,000 km of all-weather roads and upgrade 1,350 km of roads, Sinha believes that Assam will have the best road network in the country by 2025. The state now boasts of an extensive network of roads and highways—3,800 km of national highways, 2,500 km of state highways, and 4,400 km of district roads. The government has also started the ambitious 'Asom Mala' programme in line with the 'Bharat Mala Project', the objective being to build robust high-speed corridors with safety standards.

The state also has a network of over 2,400 km of railway lines for the seamless movement of freight and passengers. The National Waterway on the Brahmaputra connects the state to the Chittagong and Mongla ports in Bangladesh, opening up increasing prospects of cross-border trade. Another significant waterway is the National Waterway 16 on the Barak River in south Assam. With six operational airports, Assam

ASSAM'S AVERAGE GROWTH RATE HAS BEEN HIGHER THAN THE NATIONAL AVERAGE FOR 7 YEARS NOW

MOST IMPROVED BIG STATES OVERALL

RANK 2022	STATE	SCORE OUT OF 2,000	RANK 2021	RANK 2020	RANK 2019	RANK 2018
1	ASSAM	1,185.3	2	1	1	1
2	ANDHRA PRADESH	1,165.2	6	2	2	8
3	MADHYA PRADESH	1,152.5	3	3	3	3
4	BIHAR	1,147.3	1	9	4	7
5	GUJARAT	1,145.7	4	11	13	17
6	JHARKHAND	1,140.8	10	7	6	6
7	TELANGANA	1,123.3	5	10	9	14
8	UTTAR PRADESH	1,107.6	13	17	7	4
9	RAJASTHAN	1,086.4	14	13	14	11
10	WEST BENGAL	1,061.7	7	4	8	13
11	KARNATAKA	1057.0	17	15	12	9
12	ODISHA	1,043.0	12	8	11	10
13	MAHARASHTRA	1,039.7	8	14	15	18
14	HARYANA	1,019.1	9	5	17	15
15	CHHATTISGARH	1,007.0	11	6	5	5
16	TAMIL NADU	1,004.4	16	19	19	16
17	UTTARAKHAND	979.1	19	20	20	19
18	PUNJAB	924.0	15	16	16	20
19	KERALA	897.9	20	18	18	21
20	HIMACHAL PRADESH	897.7	18	12	10	12

intends to be the hub of air traffic from and to the Southeast Asian markets.

Altogether, 13 projects, including the building of roads, hospitals, schools and solar power generation, worth Rs 24,006 crore, are being executed under various departments—finance, transport, roads, highways and public infrastructure, agriculture, environment and forest, housing and urban development, power, skill and employment and health and medical research. Assam's share of investment is Rs 5,027 crore, while the Centre takes care of the rest. However, in Sarma's governance model, more than funds, it's execution that makes the difference.

At the very beginning of his term, the CM set out to create an efficient bureaucracy so that his vision for Assam's growth could be implemented in the right spirit and with speed. Hard-working officers were identified, and even junior officers were given responsibilities of important departments such as industry and transport. Earlier, one senior officer used to handle multiple departments, slowing down the process. With independent responsibilities, officers were expected to deliver fast results and were made more accountable, with the CM directly monitoring the progress of every department.

That Sarma keeps long hours, attending to minute details, has these officers on constant alert. Principal secretary Sinha sleeps with a small diary next to him. "A call can come at 2 in the morning, and the CM will mention 8-9 ideas. Two months later, he may ask for a progress report on those ideas. At times, when I'm sleepy, I don't register the ideas properly and he gets upset if no work is done on his ideas. So, now I note down the ideas immediately," says Sinha.

Once the bureaucratic roadblocks were cleared, the CM focused on faster public service delivery by fast-tracking technological intervention in all the services under Assam Right to Public Service Act, 2012. So, the ambitious Mission Basundhara scheme was launched in October 2021 to not just digitise land records but also streamline and make all land-related services easily accessible to the public. After its massive success, the government launched the second phase in No-

SECOND TO NONE The Bogibeel Bridge on the Brahmaputra in Assam

INDIA PICTURE

5 MANTRAS FOR SUCCESS

①

The chief minister keeps long working hours—from 8 in the morning to around 3 in the morning. He monitors the works of every department minutely, making regular assessment of progress and instant amends wherever needed. He doesn't keep any file for more than 24 hours without comment

②

He has made performance the principal policy of the bureaucracy under him. Efficient bureaucrats were identified and even junior officers were given charge of crucial departments such as industry and transport. Senior officers are no more burdened with multiple departments

TOP PERFORMERS IN MOST IMPROVED CATEGORY

RANK	STATE	APPEARANCES IN TOP 5* (2018-2022)
1	ASSAM	29
2	BIHAR	28
3	ANDHRA PRADESH	27
3	MADHYA PRADESH	27
5	WEST BENGAL	24
6	JHARKHAND	21

*Across the 12 categories

③ **His government has continued the trend of increased budgetary expenditure–from Rs 41,931 crore in 2016-17 to Rs 1.2 crore now. The expenditure has been dovetailed strategically into the social sector and the infrastructure sector in the past few years**

④ **The CM focused on faster public service delivery by fast-tracking technological intervention in all the services under the Assam Right to Public Services Act, 2012. Such interventions have resulted in people accessing services from the comfort of their homes**

⑤ **Several flagship schemes aimed at financial inclusion and social welfare have led to strengthening of rural economy and empowerment of the marginalised. The cash transfer to women under the Orunodoi scheme has helped the state improve IMR and MMR, claims the CM**

vember this year, adding more services to its ecosystem. Then, areas of growth were identified in each sector—in the primary sector, agriculture, tea production and bamboo cultivation; in secondary, industries, oil, gas, cement and those which are agro-processing-based and wood-based and in the services sector, tourism. And to facilitate ease of doing business, several policy reforms were initiated in the past five years.

Sarma has repeatedly said that financial inclusion is the first step towards inclusive growth. One of the state's flagship programmes has been the Orunodoi Scheme. Under this, Rs 1,000 cash is transferred every month to the bank accounts of around 2 million beneficiaries—all women. On the criticism that such cash transfer schemes—or freebies—are designed to attract voters, the CM says that these have gone a long way in empowering women, reviving the rural economy, and even reducing the infant and maternal mortality rates. "There is empirical evidence that such support to the poor enhances their spending abilities, which in turn has a cascading effect on the economy. These are not freebies, rather tools of socio-economic empowerment."

To enhance financial inclusion, around 19 million bank accounts have been opened, of which 60 per cent belong to women. The number of bank branches has increased by around 20 per cent in the past three years. Apart from Orunodoi, there are 17 other flagship schemes, which have been designed in a dynamic way to modify them as per changing requirements.

Beyond the macro focus, Sarma is cautious enough not to lose sight of the goal of equitable development, particularly in social sectors keeping in mind the diversity in the state's ethnic composition. For instance, to improve access to education at the secondary level, the government has set up 117 model high schools in tea garden areas, 10 colleges are provincialised in Bodoland Territorial Region. "Development will have no meaning for me if every citizen of the state, irrespective of geography, religion or ethnicity, doesn't feel part of the process," says Sarma. And rightly so. ■

STATE OF THE STATES

Best Performing Small State

GOA

TURNING THE TIDE

As Goa's pandemic-hit tourism sector slowly returns to life, CM Pramod Sawant fervently hopes to see revival in the stalled mining industry as well

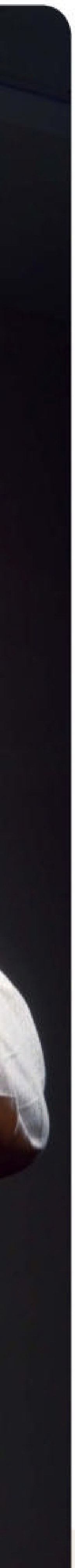
By ANILESH S. MAHAJAN

FORGING AHEAD Goa chief minister Pramod Sawant

CHANDRADEEP KUMAR

As winter finally begins to descend on north India and the holiday season is upon a pandemic-free population, India's party hotspot Goa is gearing up to welcome back the tourists again to its smooth, sandy beaches. The tourist—domestic as well as international—is the coastal state's greatest hope to bring its economy back on track post the hiccups of the economic slowdown and later the Covid lockdowns. The domestic tourists are back, but the dollar spenders, or foreign tourists, still elude the lively beach shacks and noisy bars. In the pre-pandemic days, the state hosted nine million tourists out of which about a million landed from foreign shores.

In the INDIA TODAY State of the States survey this year, Goa has emerged as the overall best performing small state and topped in the tourism, education, economy and infrastructure categories. The state has also secured its slot as the most improved small state in providing inclusive development. As the tourism sector gets back into action, chief minister Pramod Sawant is hopeful that mining, another of the state's growth drivers, will also see revival. In its heyday, the mining sector employed 300,000 people. It came to a grinding halt in 2018 following the Supreme Court quashing the second renewal of iron ore mining leases that were given to 88 companies in 2015.



BEST PERFORMING SMALL STATES OVERALL

RANK 2022	STATE	SCORE OUT OF 2,080	RANK 2021	RANK 2020	RANK 2019	RANK 2018
1	GOA	1,341.1	2	1	1	2
2	PUDUCHERRY	1,330.1	1	2	2	1
3	SIKKIM	1,214.5	3	4	3	4
4	MIZORAM	1,146.6	4	6	5	5
5	DELHI	1,043.8	5	3	4	3
6	NAGALAND	1,020.6	7	7	7	7
7	TRIPURA	1,019.2	6	5	6	8
8	ARUNACHAL PRADESH	947.6	8	10	8	6
9	MANIPUR	944.5	9	8	10	9
10	MEGHALAYA	905.4	10	9	9	10

Meanwhile, the warm water beaches of Goa—Morjim, Calangute, Miramar, Siridao, Baina, Velsao, Colva and Palolem, Anjuna, Bagha etc.—await their Russian patrons. As the country is engaged with its neighbour Ukraine in one of its most deadly wars, the wait of the Goans is getting longer. "We had taken up the issue of allowing e-visas for UK residents with the Union government. It is done now," Sawant tells INDIA TODAY. Immediately after the Covid restrictions were eased in 2020-21, the buzz was back in Goa with a tourist inflow of 3,308,089, of which 22,128 were foreigners.

Till the tourists returned, Goa utilised the opportunity to augment its much-needed infrastructure. The latest is the new international airport at Mopa. Envisaged by Sawant's predecessor Parrikar, the airport took its name from him too. Work started in 2016 and today Goa is the only small state in India to have two international airports. In the first week of January, the first flight will take off from the airport. With less congestion charges, the new airport is also expected to ease pressure on the wallets of air travellers. According to a top official of the state, the current Dabolim airport has to be shut for four hours, so that naval aircraft can conduct their mandatory sorties.

The new airport will not only open up northern Goa for tourists but will also help facilitate and expand business activity, the official adds. Not to mention the enhanced connectivity the state will have with other cities in India and abroad. The Mopa airport will handle 4.4 million passengers in the first phase, which will gradually go up to 22 million. The old Dabolim Airport has the capacity to handle 8.5 million passengers, but doesn't have enough facilities for cargo movement. The new airport will improve the connectivity of Goa—from the existing 15 domestic and six international destinations to 35 domestic and 18 international ones. Often called the country's party capital for its exciting nightlife, natural attractions and liberal policies, Goa—according to Reserve Bank of India data—spends Rs 772 per person to create the infrastructure and facilities. Sawant hopes that with the infrastructure upgrade, Goa will be attracting rich vacationers along with backpackers. Tourism is one of the biggest employment generators for the Goans, which contributes about 17 per cent to the state's GDP. In 2021-22, the state earned Rs 7,102.9 crore from tourism activities alone.

Construction work on the eight-lane bridge on the river Zuari has picked up speed. The cable bridge connects south Goa with the state's northern part and, once commissioned, it will ease the traffic flow. The Goan authorities wanted Prime Minister Narendra Modi to inaugurate the half-ready bridge along with the Mopa airport, which apparently was denied by the officials at the Prime Minister's Office. The state, along with the National Highways Authority of India, is building expressways for smooth connectivity between its north and south. The ratio of the length of national highways and state highways to the state's total area is about 0.15 km per sq. km. However, the projects for expansion and construction of greenfield highways—Navelim to Cuncolim, Canacona outer bypass road to Polem, Sanjivani Sugar Factory, Dharbandora, to Khandepar, and Ponda to Bhoma four-laning—are in various stages of construction. Many of these development projects meet with resistance too. There are protests against many of the central government projects by several sub-regional nationalist groups such as the Manoj Parab-led Revolutionary Goans Party.

In the previous assembly polls, the party bagged around 10 per cent of the popular votes and one of the contestants, Viresh Boarkar, won the St Andre constituency defeating the BJP's Francisco Silveira. Their opposition to some central government projects had made Sawant and his ministers uneasy. Recently, they protested the

DOMESTIC TOURISTS ARE BACK, BUT FOREIGN TOURISTS STILL ELUDE GOA'S VIBRANT BEACHES

SAWANT'S FIVE GROWTH MANTRAS

① **"To revive the economy post-Covid is a difficult task. We cut wasteful expenditure, worked with the central government to get utilisation certificates and get money stuck with various departments released"**

② **"We restructured our loans and increased our exposure to government-backed NBFCs like NABARD and SIDBI. Penny saved was a penny earned at that time and we spent the money to augment the infrastructure"**

③ **"We got a lot of support from the central government; as we put it, it was a double-engine growth. We got money from various heads to build tourism, health and road infrastructure etc."**

④ **"There are some groups propelling sub-regional nationalism. They evoke sentiments for jobs. Some people do get carried away. But we are Indians; anyone can come here to do a job or business. We are pursuing the path of nationalism and development"**

⑤ **"We are reviving the mining sector, and have re-auctioned four mines already. We have sought the Supreme Court's permission to export low-grade iron ore, which no one in Goa or India uses. However, we are committed to auctioning the mines and reviving sustainable practices in the sector"**

TOP PERFORMERS IN BEST PERFORMING CATEGORY

RANK	STATE	APPEARANCES IN TOP 5* (2018-2022)
1	PUDUCHERRY	55
2	GOA	51
3	SIKKIM	44
4	MIZORAM	42
5	DELHI	40

*Across the 12 categories

amendment in the Goa Town and Country Planning Act, which sought to pave the way for the hospitality industry and the entertainment sector to set up film cities. Sawant says, "There are some groups who are propelling sub-regional nationalism; they evoke sentiments for jobs. Some people do get carried away. But we are Indians; anyone can come here to do a job or business. We are pursuing the path of nationalism and development."

The CM is putting in effort to revive the state's second engine of growth—mining. He has already put up four mines for re-auction. The apex court, on December 14, allowed the state to carry on the mine dumping activities in the state, provided they followed safety norms. Goa has several mining dumps scattered around its countryside, essentially comprising waste earth and rock covering a mineral deposit that miners may have rejected in the past. Sawant's regime had asked the top court to relax the bar on iron ore mining, saying it was the main source of livelihood for the state's people. From the year 2012, all mining operations in Goa have been stalled barring the period between September 2015 and March 2018. "We are reviving the mining sector, and have already re-auctioned four mines. We have sought the apex court's permission to export low-grade iron ore, which no one in Goa or India uses. However, we are committed to auctioning the mines and reviving sustainable mining practices," says Sawant. In that will lie his state's and his own future. ■

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FIT FOR THE ROLE Manipur CM N. Biren Singh exercising at an open gym in Imphal

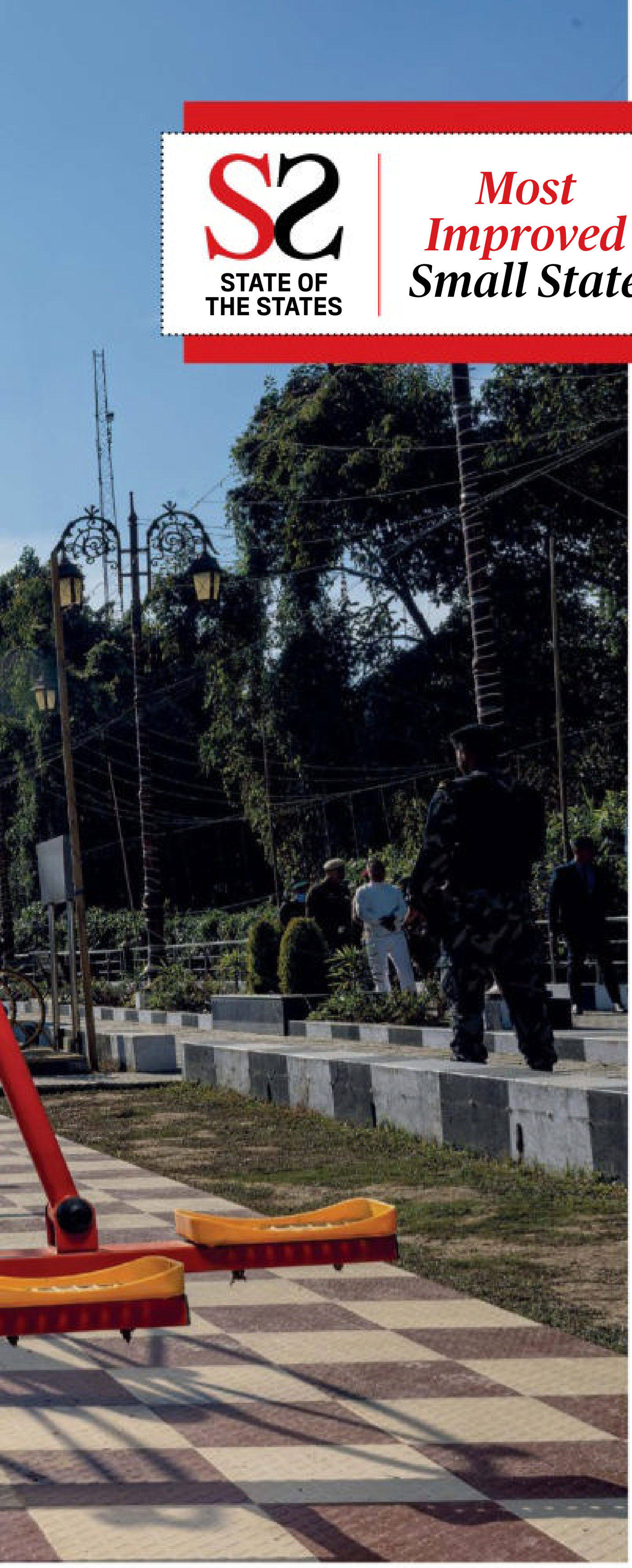
A FINE BALANCE

A period of relative peace has allowed Manipur to concentrate on development both for its hill tribes and its plainspeople

By KAUSHIK DEKA

Any fair and competitive assessment of the performance of India's 10 small states is a task fraught with great difficulty. The diversity in geography and strategic significance add more challenges to the process. If Delhi is the capital of India, Goa is the most attractive tourist destination of the country. Down south, Puducherry, with its quaint charm and scenic beauty, has its own attractions. On the other end of the spectrum are the seven northeastern states, where—barring Assam—economic progress entered late given their distance from the mainstream and political apathy.

Yet, the India Today State of the States study



Photograph by BANDEEP SINGH

STATE OF THE STATES

Most Improved Small State

MANIPUR

MOST IMPROVED SMALL STATES OVERALL

RANK 2022	STATE	SCORE OUT OF 2,000	RANK 2021	RANK 2020	RANK 2019	RANK 2018
1	MANIPUR	1,219.5	1	1	8	9
2	MIZORAM	1,147.6	2	5	6	4
3	ARUNACHAL PRADESH	1,142.8	7	8	3	2
4	SIKKIM	1,124.1	3	6	5	8
5	NAGALAND	1,066.9	5	4	2	3
6	PUDUCHERRY	1,039.1	8	10	9	7
7	MEGHALAYA	1,034.1	4	3	7	5
8	TRIPURA	960.5	6	2	1	1
9	GOA	944.2	10	7	4	6
10	DELHI	814.3	9	9	10	10

has always viewed every development in these 10 states from a level playing field, keeping in mind each state's socio-political legacy. In the past decade, particularly after the Prime Minister Narendra Modi-led BJP government chose to focus on the northeast and some of these states saw electoral saffronisation, competition among the northeastern states—earlier considered laggards—has intensified, particularly in the most improved state category. As traditional good performance does not count, most northeastern states, which have shown massive improvement in the past few years, have come to dominate this segment, occupying seven out of the 12 categories.

Now, they are strongly consolidating

FIVE MANTRAS FOR SUCCESS

1 Chief Minister N. Biren Singh's past experience as a journalist and footballer. Journalism made him aware of the roots of every problem and the sportsman spirit helped him become solution-oriented

2 Mass outreach programmes such as the CM Durbar, Go to Hills and Go to Village helped the CM understand public grievances first-hand and detect leaks in execution of government schemes

3 The immediate steps taken to bring down insurgency, ushering in an environment of peace, triggering public confidence and economic activity

4 Developing the rural economy based on locally available resources has boosted the MSME sector; peace has been a catalyst for tourism

5 The Centre's focus on the northeast, leading to massive infrastructural development in Manipur

their positions. Manipur has emerged as the country’s most improved small state for the third consecutive time. This consistency stems from the state’s improved performance in eight out of 12 categories—economy, infrastructure, agriculture, health, governance, entrepreneurship, tourism and cleanliness—in the past five years. While it tops the small states in economy, infrastructure and entrepreneurship, Manipur figures among the top three in three categories—health, governance and tourism.

Chief Minister N. Biren Singh credits this to the period of peace in the past four years, free of frequent terror attacks, ethnic conflicts or economic blockade. Once, these blockades, imposed by a variety of organisations and continuing for months, paralysed Manipur, drastically pushing up prices of essential commodities, while the government remained a mute spectator. Barring a couple of incidents in 2021, a pre-election year, the number of terror-related killings has dropped from more than 55 in 2017 to just seven this year.

You can tell on the street what the atmosphere of relative peace has brought to Manipur. People can be seen strolling around public places after 9 pm, even in capital Imphal, where shops shut almost after sundown. Evening walkers throng the new riverfront park, illuminated in colourful lights, while youngsters hang out on rooftop cafes with a guitar. “My immediate priority was to bring peace and political stability,” says Biren Singh. “Once that was achieved, people had the confidence in the government and then together we have embarked on a developmental journey.”

CM Singh believes his past experience as a journalist and footballer has stood him in good stead. “As a journalist, I was always looking for the truth, which made me aware of the primary cause of every problem in the state,” he says. “And, a sportsperson always looks for results. So when I became a politician, I already knew where the problems were and my sports-man spirit helped me focus on results, which is the deliverance of public good.”

TOP PERFORMERS IN MOST IMPROVED CATEGORY

RANK	STATE	APPEARANCES IN TOP 5* (2018-2022)
1	MANIPUR	45
2	MIZORAM	41
3	NAGALAND	37
4	ARUNACHAL PRADESH	34
5	MEGHALAYA	33
5	SIKKIM	33

*across the 12 categories

IT’S A HAT TRICK FOR MANIPUR THIS YEAR AS MOST IMPROVED STATE, TOPPING 8 OUT OF 12 CATEGORIES

Shortly after taking charge, the Manipur CM started holding a public durbar at his official residence on the 15th of every month to get a measure of people’s grievances first-hand. Soon, however, he felt that it was more important for the government to go to the people, particularly those living in remote areas and feeling marginalised. That sentiment translated into Singh’s ‘Go to Hills’ mission, an outreach to the hill tribes. The lack of communication and misunderstanding between the hill tribes and the ethnic groups in Imphal Valley, coupled with political apathy and manoeuvring, has erupted in violent conflicts and insurgency, holding economic progress hostage.

Constantly conscious of maintaining a balance, the CM launched another mission in November 2021. Christened ‘Go to Village’, it intends to cover the population in the Valley. “Both missions helped me go into the roots of the mistrust between different communities and the causes of uneven socio-economic progress in different parts of the state,” says Singh. The Naga community, for instance, had long complained that, unlike in the Valley, there was no arrangement for an Ima market—a market run exclusively by women—in the hills. Taking heed of this grievance, the Singh government began building the infrastructure for an Ima market in all the hill districts.

Thanks to the mass connect vehicles such as the public durbar and the two go-to missions, the government could also ascertain the gaps and loopholes in the delivery of services. Building on that ground information, the execution of government schemes and projects was strengthened even as feedback on improvements kept coming intermittently via these outreach programmes. “The key to development is minute-to-minute monitoring,” says the chief minister. Also making a difference was the CM’s accessibility, and thinking nothing of directly responding to public queries through WhatsApp and social media platforms.

Manipur’s journey thus far is indeed creditworthy, but by no means over. Despite its progress, it’s still among the lowest performers on multiple parameters. Its improvements on development indices are often magnified because of the low base they start from. What is considered normal in other parts of the country—say, a safe stroll in the city in the evening—is cherished as an achievement here. But having taken a leap to the new normal, Manipur needs to sustain its progress in the long run. And on its own, not with heavy assistance from the Centre. ■

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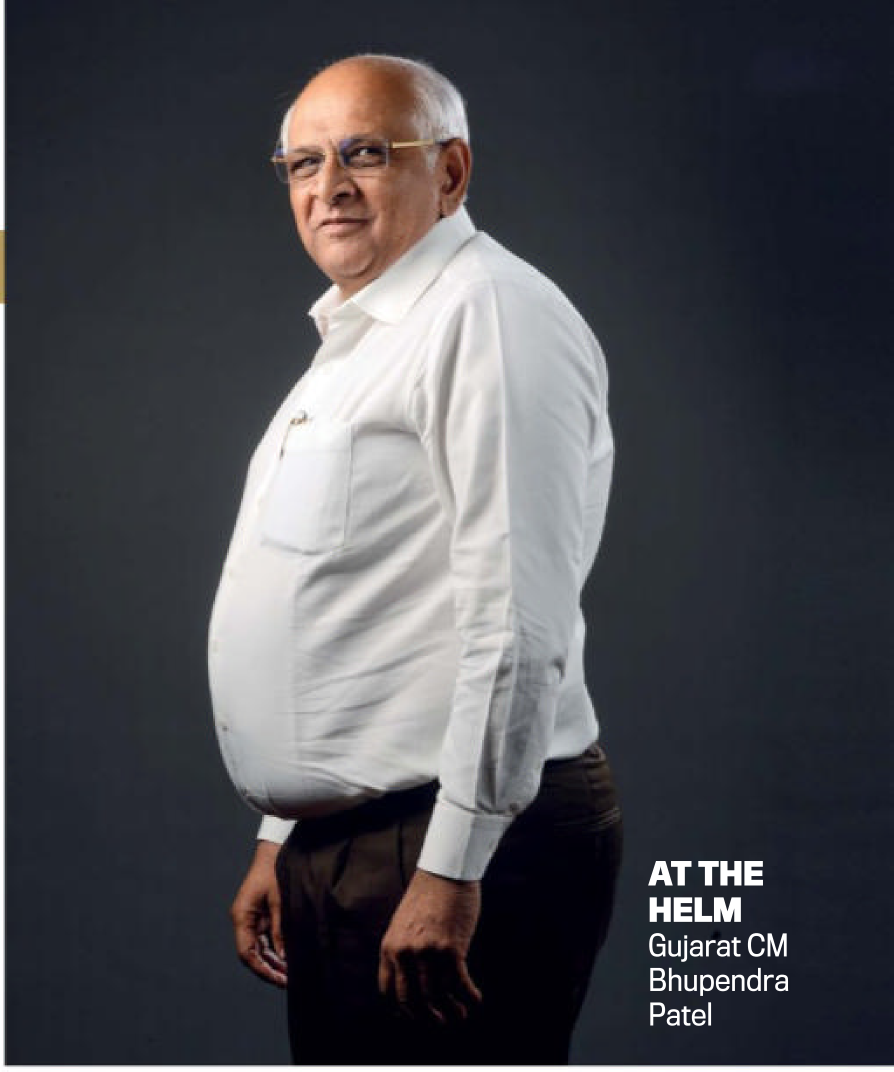
ECONOMY

GROWTH ENGINES

Gujarat and Goa race ahead of their counterparts while Haryana and Manipur hit top gear



AT THE HELM Gujarat CM Bhupendra Patel

CHANDRADEEP KUMAR

Agriculture, pharmaceuticals, and oil and gas have catapulted Gujarat to the top, making it the best performing big state in terms of the economy. Among the small states, Goa takes the lead, riding on the back of its revived tourism and mining sectors. While Gujarat moved to the top from No. 2 last year, Goa is No. 1 this year, up from its third position last year. Among the most improved big states, Haryana has jumped from No. 9 to No. 1. Besides being a leader in software services exports, Haryana has factories in Manesar and Faridabad that make up for almost 60 per cent of the country's automobile manufacturing capacity. Among small states, Manipur occupies the summit, improving its No. 3 rank from last year—primarily riding on a rise in the inflow of international tourists.

Best Performing Big State: Gujarat

Gujarat's per capita income is Rs 2.15 lakh, which is the highest among the big states of its size and significantly above the national average per capita income of Rs 1.27 lakh. For decades, agriculture was the key driver of the state's economy, a trend that continues to this day. Pharmaceuticals is another factor while oil and gas is the third sector that contributes substantially. In 2020-21, Gujarat's net state domestic product was Rs 10.99 lakh crore, a giant leap from Rs 52,013 crore in 1995. Being one of the most urbanised states in the country with 44.5 per cent of its population living in urban areas, Gujarat has a healthy ratio of 13 banks per one lakh population and 9.34 commercial banks for every one lakh people. In 2020-21, the state attracted foreign direct investment worth Rs 22,336 crore, or 5.02 per cent of the total FDI that flowed into the country.

Best Performing Small State: Goa

In March 2019, just before the Lok Sabha polls, Chief Minister Pramod Sawant inherited the BJP government from his mentor, the late Manohar Parrikar. Back then, Goa's economy was already battling a slowdown and the state was under the threat of political instability. The Supreme Court, in 2018, had quashed the 88 mining licences and asked the state to issue fresh leases instead of renewing the existing ones along with directions to recover Rs 35,000 crore from the miners. The tourism sector was also slowing down. If mines contributed 20 per cent to the state's GDP, tourism pumped in another 17 per cent. And, for a small state like Goa, it meant that the livelihood of more than half the state's population was affected. Sawant made some strides to put things back on track. At current prices, the state's GSDP is Rs 91,400 crore in 2022-23. That brings prosperity to the state, where the per capita income is around Rs 4.7 lakh—the highest in the country—with about 90.1 per cent of people living above the poverty line.

> **GUJARAT GOT FDI WORTH Rs 22,336 CRORE, OR 5.02 PER CENT OF INDIA'S TOTAL FDI, IN 2020-21**

Most Improved Big State: Haryana

In 2019, when Chief Minister Manohar Lal Khattar just scraped through another mandate, he set a target for himself—to eliminate poverty. Khattar says the approach is two-pronged: one, by assisting the people to increase their incomes and second, by targeting three dimen-

BEST PERFORMING BIG STATES ECONOMY

RANK 2022	STATE	SCORE OUT OF 300	RANK 2021
1	GUJARAT	222.8	2
2	TAMIL NADU	218.3	4
3	TELANGANA	211.0	1
4	KARNATAKA	207.4	7
5	HIMACHAL PRADESH	202.2	6
6	MAHARASHTRA	191.4	5
7	HARYANA	190.5	3
8	KERALA	183.1	9
9	UTTARAKHAND	173.7	11
10	ANDHRA PRADESH	171.5	8
11	PUNJAB	165.0	10
12	ODISHA	138.8	16
13	WEST BENGAL	137.1	12
14	MADHYA PRADESH	135.7	13
15	RAJASTHAN	133.5	14
16	ASSAM	132.7	18
17	CHHATTISGARH	117.0	15
18	UTTAR PRADESH	106.0	19
19	JHARKHAND	100.2	17
20	BIHAR	64.8	20

MOST IMPROVED BIG STATES ECONOMY

RANK 2022	STATE	SCORE OUT OF 300	RANK 2021
1	HARYANA	192.0	9
2	MADHYA PRADESH	191.0	5
3	ODISHA	190.5	8
4	GUJARAT	186.8	7
5	WEST BENGAL	184.9	4
6	BIHAR	177.8	1
7	ANDHRA PRADESH	177.5	6
8	ASSAM	169.2	2
9	KARNATAKA	156.5	11
10	CHHATTISGARH	152.8	13
11	TELANGANA	150.1	3
12	HIMACHAL PRADESH	149.9	12
13	TAMIL NADU	149.4	10
14	UTTAR PRADESH	148.4	18
15	RAJASTHAN	146.7	19
16	JHARKHAND	143.2	14
17	KERALA	141.2	16
18	MAHARASHTRA	131.9	15
19	PUNJAB	120.4	17
20	UTTARAKHAND	118.9	20

BEST PERFORMING SMALL STATES ECONOMY

RANK 2022	STATE	SCORE OUT OF 300	RANK 2021
1	GOA	217.4	3
2	DELHI	211.2	2
3	SIKKIM	191.9	1
4	PUDUCHERRY	189.0	4
5	MIZORAM	154.1	5
6	NAGALAND	113.2	7
7	ARUNACHAL PRADESH	110.3	8
8	TRIPURA	96.5	10
9	MEGHALAYA	95.4	6
10	MANIPUR	86.1	9

MOST IMPROVED SMALL STATES ECONOMY

RANK 2022	STATE	SCORE OUT OF 300	RANK 2021
1	MANIPUR	213.9	3
2	SIKKIM	204.0	2
3	NAGALAND	155.6	4
4	MIZORAM	151.0	1
5	MEGHALAYA	150.8	6
6	ARUNACHAL PRADESH	150.0	5
7	TRIPURA	134.0	8
8	PUDUCHERRY	117.7	7
9	DELHI	108.5	9
10	GOA	105.7	10

Parameters: Per capita income, % of population above poverty line, ratio of capital expenditure to population, GSVA for tertiary sector to population, GSVA for secondary sector to population, consumer price index, unemployment rate, number of banks per lakh persons, ratio of commercial bank credit per lakh persons, labour force participation (15-59 years) urban (per 1,000), FDI inflow, implemented IEM/ proposed IEM, proportion of state FDI inflow to total FDI of India, outstanding liabilities, gross capital formation to population sions—health, education, and standard of living. While the NITI Aayog counts families with an annual income of less than Rs 1.2 lakh as poor, in Haryana, it's Rs 1.8 lakh. The national think-tank, studying the data collated in 2011-12, has listed Haryana's poverty at 29.3 per cent. However, the CM says they have dealt with the situation scientifically in the past decade. "In the next two years, there will be no family in Haryana with less than this income." Haryana, which houses the headquarters and offices of almost 300 MNCs, is expecting revenue receipts of Rs 1.1 lakh crore, an increase of 15 per cent from the revised estimates of 2021-22—Rs 93,488 crore. During the same time, the state is expecting to spend Rs 1.4 lakh crore.

Most Improved Small State: **Manipur**

In the past five years, Manipur has seen a healthy spike in economic activities. The state's GSDP expanded at a CAGR of 11.67 per cent between 2015-16 and 2022-23. The relative peace in the past five years has resulted in massive gains—the inflow of international tourists went up by more than 200 per cent since 2016, adding to local revenue and employment opportunities with top brands. Because Manipur is primarily a consuming state, it's earning better tax revenue through GST, accounting for around 70 per cent of the tax collected. This has motivated the state government to increase capital expenditure by 35 per cent in the previous fiscal. But, with almost no source of the state's own non-tax revenue, fiscal deficit remains a big worry, estimated at 6.5 per cent of the GSDP. While always welcoming external investments and industries, Chief Minister N. Biren Singh's government has sought to find the road to economic resurgence within the state. "Every household has a kitchen garden, a pond and a small poultry or piggery farm. People were self-reliant on these sources earlier. Our objective is to not only make them self-reliant again but also make them produce for other states," says Singh. Only will their effort bear fruit. ■

–Jumana Shah, Anilesh S. Mahajan and Kaushik Deka

HEAR, HEAR
Jharkhand CM Hemant Soren

ANI

CATEGORY WINNERS **INFRASTRUCTURE**

THE STEADY BUILD-UP

New roads and airports mark progress in Jharkhand, Goa and Punjab. With its new railways, Manipur breaks fresh ground

Quality of life anywhere in the modern world is directly proportional to the quality of infrastructure—roads, supply of power and piped water, rail and air connectivity. Mobile/ internet connectivity is important too. Another factor is the number of projects completed, in relation to those sanctioned. These and other elements were taken into account to arrive at the Best Performing/ Most Improved states in this category.

Best Performing Big State: **Punjab**

Punjab is justifiably proud of its web of quality roads, both national and state highways, that connect every town with Chandigarh. The 2018-19 data of MORTH ratio of road length to the total area is 2.94, and the ratio of road length (every square km) to 1,000 vehicles is 0.10 in Punjab—among India's best. It is among the first states to provide electricity to all households, and the National Family Health Survey (NFHS) data shows that it has 98.8 per cent coverage of improved drinking water. The state has two international airports at Chandigarh and Amritsar. Two major projects are expected to be completed by 2022—an expressway

BEST PERFORMING BIG STATES INFRASTRUCTURE

RANK 2022	STATE	SCORE OUT OF 280	RANK 2021
1	PUNJAB	205.6	1
2	KERALA	192.0	3
3	TAMIL NADU	190.4	4
4	MAHARASHTRA	188.2	2
5	GUJARAT	183.2	5
6	ANDHRA PRADESH	179.0	8
7	HIMACHAL PRADESH	177.9	6
8	TELANGANA	164.6	7
9	KARNATAKA	157.9	9
10	WEST BENGAL	154.3	10
11	HARYANA	149.2	11
12	UTTARAKHAND	143.8	12
13	MADHYA PRADESH	120.1	15
14	ODISHA	119.5	13
15	RAJASTHAN	115.4	16
16	BIHAR	113.9	14
17	ASSAM	107.8	16
18	CHHATTISGARH	105.5	18
19	UTTAR PRADESH	101.1	19
20	JHARKHAND	60.5	20

BEST PERFORMING SMALL STATES INFRASTRUCTURE

RANK 2022	STATE	SCORE OUT OF 280	RANK 2021
1	GOA	231.4	1
2	DELHI	204.8	2
3	PUDUCHERRY	178.5	3
4	TRIPURA	162.2	4
5	NAGALAND	135.6	5
6	SIKKIM	130.1	6
7	MIZORAM	116.8	8
8	MANIPUR	116.1	9
9	ARUNACHAL PRADESH	110.2	7
10	MEGHALAYA	103.1	10

Parameters: Ratio of (surfaced + unsurfaced) road length to total area), length of national highways and state highways to total population, ratio of vehicles and road length, average hours of power supply in a day to rural areas, households with access to drinking water/piped water, length of railway lines per lakh population, number of airports/ flights/ population/areas, number of stadiums, public auditoriums, (AMRUTH) proposed total project fund by state government & ULB to population, post offices, number of mobile subscribers, number of telephone connections (landline), state-wise per capita availability of power, Internet subscribers, number of smart cities

running parallel to NH-1 connecting Delhi to Amritsar, and a dedicated freight corridor connecting Delhi with Ludhiana and Dadri.

Best Performing Small State: Goa

On December 11, PM Modi inaugurated a greenfield airport spread across 2,136 acres at Mopa in Goa. This will be the second airport in the state after Dabolim, adding 4.4 million passenger capacity annually. The state, along with the NHAI, is constructing expressways for a smooth connect between south and north Goa. At present, the ratio of highways to the state's area is about 0.16 sq. km; projects for expansion and construction of highways are also under way. Another ambitious undertaking is the eight-lane cable bridge on the Zuari river.

Most Improved Big State: Jharkhand

Chief Minister Hemant Soren had described PM Modi's inauguration of the Deoghar airport on July 12 as historic. Indeed, it marks a leap in infrastructure and the state government's part in it. On households with improved drinking water sources, Jharkhand has jumped from 78.1 per cent in NFHS 4 (2015-16) to 86.6 per cent in NFHS 5 (2019-21). NFHS 5 noted that 99 per cent of the urban and 92.9 per cent of the rural population in Jharkhand had electricity in their homes. According to the Jharkhand Economic Survey 2021-22, over 2,000 km of roads were constructed under the Pradhan Mantri Gram Sadak Yojana. Soren tells INDIA TODAY, "We are constantly working to build infrastructure, particularly roads and energy projects, to enable connectivity and a robust ecosystem for industrial development."

Most Improved Small State: Manipur

In the past five years, Manipur has seen a surge in new infrastructure. Train services have started in the state for the first time—the first goods train arrived in Manipur at Rani Gaidinliu station in January. Lines are being laid to connect Imphal with the rest of the country.

MOST IMPROVED BIG STATES INFRASTRUCTURE

RANK 2022	STATE	SCORE OUT OF 280	RANK 2021
1	JHARKHAND	220.6	1
2	MADHYA PRADESH	210.1	3
3	BIHAR	186.1	2
4	RAJASTHAN	175.6	5
5	TELANGANA	169.6	4
6	ANDHRA PRADESH	168.1	9
7	ASSAM	165.3	10
8	UTTAR PRADESH	152.6	13
9	CHHATTISGARH	152.4	8
10	ODISHA	149.5	7
11	MAHARASHTRA	141.3	12
12	GUJARAT	134.1	14
13	HIMACHAL PRADESH	130.7	16
14	PUNJAB	117.5	15
15	HARYANA	116.4	11
16	UTTARAKHAND	115.6	6
17	TAMIL NADU	103.6	17
18	WEST BENGAL	103.2	20
19	KERALA	102.9	19
20	KARNATAKA	100.5	18

MOST IMPROVED SMALL STATES INFRASTRUCTURE

RANK 2022	STATE	SCORE OUT OF 280	RANK 2021
1	MANIPUR	190.6	2
2	ARUNACHAL PRADESH	185.3	1
3	MIZORAM	170.2	7
4	NAGALAND	149.0	4
5	MEGHALAYA	144.8	3
6	TRIPURA	133.7	6
7	SIKKIM	130.5	10
8	GOA	122.0	5
9	PUDUCHERRY	118.9	8
10	DELHI	112.1	9

Roads connecting Imphal with Jiribam and Kohima have been double-laned. Construction of five national highways, with a length of over 110 km, will start soon. Chief Minister N. Biren Singh attributes all this to the Union government's focus on the Northeast. "Before Jal Jeevan Mission was launched, the Modi government sanctioned Rs 3,500 crore for Manipur for building the infrastructure to supply drinking water," says Singh. Several of the 62 sports infrastructure projects in the Northeast under the Khelo India scheme are in Manipur. To boost mobile connectivity, the PM dedicated 2,387 mobile towers to Manipuris earlier this year. ■

–Anilesh S. Mahajan, Kaushik Deka and Amitabh Srivastava

CATEGORY WINNERS

AGRICULTURE

ROOTED TO THE SOIL

Punjab's ploughs still hold their own but others are focusing on innovation and farmer-centric schemes to make the fields bloom

Punjab continues its dominance in agriculture in India, but questions are being raised on its agri model, especially its inability to move from a monocrop culture focusing on water-intensive crops. Meanwhile, two states in the south, Telangana and Puducherry, are betting on innovation and farm-centric schemes to boost agriculture output and improve the lot of their farmers. This has also helped them move to the top of the rankings, having done admirably in many of the criteria such as contribution of agriculture to GDP, agriculture GSDP/ rural population and percentage of irrigated land.

Best Performing Big State: Punjab

The country's largest wheat grower is on track to produce enough to fill buffer stocks this year too. The state has already completed sowing on farms spread over 2.9 million

PROVING A POINT Punjab CM Bhagwant Mann

HARDIK CHHABRA

hectare. The fields of Punjab produce about 19 per cent of the nation’s wheat and 12 per cent of its paddy. The central agencies procure 85 per cent of the produce on a declared minimum support price (MSP). Punjab has the fortune of having several rivers flowing through it, but even so, a large part of the hinterland is still dependent on groundwater, with diesel- and electric-run borewell pumps used to irrigate the fields. The farmers continue to be in monocrop mode and tied to water-guzzling crops such as paddy. Less than 10 per cent of the fields cultivate cash crops. The ministry of agriculture data also shows that rural households in Punjab have an average debt stress of Rs 1.98 lakh.

Most Improved Big State: Telangana

Telangana is determined to earn the ‘rice bowl of India’ epithet in paddy procurement, surpassing Punjab, in a year or two. In 2020-21, it set a new record by procuring 141,000 crore tonnes. The state’s gross cropped area has gone up by 64 per cent from 13 million acres in 2014 to 21.5 million acres in 2021-22. A slew of initiatives by Chief Minister K. Chandrashekar Rao have enabled this impressive growth. This includes irrigation projects, providing the Rythu Bandhu investment support, Rythu Bima insurance cover, uninterrupted free power supply and other measures. “Irrigation and other farmer issues are the government’s priorities in rural areas. The average growth of the agri sector in the state was 15.8 per cent over the past seven years; the national average was 8.5 per cent,”

> **PUNJAB’S FIELDS STILL PRODUCE 19 PER CENT OF INDIA’S WHEAT, AND 12 PER CENT OF ITS PADDY**

BEST PERFORMING BIG STATES AGRICULTURE

RANK 2022	STATE	SCORE OUT OF 320	RANK 2021
1	PUNJAB	232.0	1
2	UTTARAKHAND	202.0	8
3	HARYANA	200.8	2
4	ANDHRA PRADESH	200.1	3
5	TELANGANA	193.3	4
6	MADHYA PRADESH	190.6	6
7	GUJARAT	184.4	10
8	WEST BENGAL	183.8	7
9	TAMIL NADU	174.1	5
10	MAHARASHTRA	156.8	17
11	UTTAR PRADESH	155.8	12
12	HIMACHAL PRADESH	148.1	9
13	ASSAM	140.1	19
14	JHARKHAND	140.0	14
15	KARNATAKA	137.5	18
16	RAJASTHAN	131.6	15
17	BIHAR	129.2	16
18	ODISHA	128.7	13
19	CHHATTISGARH	121.7	11
20	KERALA	110.1	20

BEST PERFORMING SMALL STATES AGRICULTURE

RANK 2022	STATE	SCORE OUT OF 320	RANK 2021
1	PUDUCHERRY	200.3	3
2	TRIPURA	196.5	1
3	SIKKIM	192.6	4
4	ARUNACHAL PRADESH	180.7	2
5	MIZORAM	170.8	7
6	NAGALAND	163.5	5
7	MEGHALAYA	146.7	6
8	GOA	129.0	8
9	MANIPUR	127.2	9

Parameters: Money spent on agriculture in last budget compared to area of agriculture and population invested in agriculture, contribution of agriculture to GDP, agriculture GSDP/rural population, % of area irrigated of the total cultivated land, productivity–crop produced vs land and population involved, loans extended to agriculture/ households cultivating land, % of cropped area under cash crops
Note: Delhi was not considered under Agriculture category

says agriculture minister S. Niranjan Reddy.

The state spent Rs 1.5 lakh crore on irrigation projects and Rs 28,473 crore to improve electricity infrastructure, apart from providing free 24x7 power to agricultural connections at a cost of Rs 10,500 crore. Crop yields are ahead of the national average in almost all major crops except groundnut and red gram.

Telangana is also the only state to invoke the Preventive Detection Act against suppliers of spurious seeds. In September, the state government and the Indian Institute of Science, Bengaluru, signed an agreement to jointly create India's first Agricultural Data Exchange. The state also launched the SaaguBaagu programme along with the World Economic Forum to promote new-age technologies like AI, IoT, remote sensing and block chain methods to solve problems unique to farmers.

Best Performing and Most Improved Small State: Puducherry

By 2015-16, Puducherry had more than halved its total cultivable area to 15,037 hectares from what it was in the 1970s but state interventions since then have helped reverse the trend and also increase crop productivity.

With groundwater resources a concern, the government is focusing on new technologies like System for Rice Intensification and production incentives to grow less water-consuming crops such as pulses, oilseeds, millets and other horticultural crops. "We need an attitudinal change among farmers. They need to switch from paddy to less water-consuming crops such as high-yielding varieties of pulses and millets," says agriculture minister C. Djeacoumar. Growing pulses, millets, oilseeds and coconut is being encouraged.

> **ABOUT 40 PER CENT OF PUDUCHERRY RESIDENTS ARE EITHER FARMERS OR INVOLVED IN ALLIED ACTIVITIES**

The government has announced a novel scheme, En Veedu En Nalam, to promote vegetable cultivation in urban areas in a cluster approach. A market intervention mechanism, the Electronic National Agricultural Markets (e-NAM), was introduced in the principal regulated market at Thattanchavady in 2018 where all commodities are traded online on the national portal.

Puducherry has also forayed into digital agriculture with projects like the Intelligent Agricultural Advisory System, Remote Irrigation Management System and Agristack, the central IT farmers' database with linking of land records, geo-referencing of digitised village maps and real-time crop survey systems. The National Bank for Agriculture and Rural Development (Nabard) has assessed the potential linked credit plan (PLP) for Puducherry in FY2023-24 to be Rs 4,215 crore. ■

–Anilesh S. Mahajan and Amarnath K. Menon

MOST IMPROVED BIG STATES AGRICULTURE

RANK 2022	STATE	SCORE OUT OF 320	RANK 2021
1	TELANGANA	275.0	2
2	RAJASTHAN	223.1	4
3	ASSAM	199.2	6
4	GUJARAT	199.0	10
5	MADHYA PRADESH	195.4	1
6	ANDHRA PRADESH	193.0	12
7	MAHARASHTRA	191.7	5
8	JHARKHAND	187.8	13
9	KARNATAKA	178.8	17
10	TAMIL NADU	166.9	14
11	UTTAR PRADESH	164.8	8
12	UTTARAKHAND	162.0	18
13	WEST BENGAL	151.0	11
14	CHHATTISGARH	139.8	9
15	ODISHA	137.4	16
16	BIHAR	134.8	7
17	HARYANA	126.2	3
18	KERALA	118.6	20
19	PUNJAB	99.4	15
20	HIMACHAL PRADESH	81.0	19

MOST IMPROVED SMALL STATES AGRICULTURE

RANK 2022	STATE	SCORE OUT OF 320	RANK 2021
1	PUDUCHERRY	244.7	7
2	SIKKIM	196.1	2
3	MIZORAM	180.5	6
4	ARUNACHAL PRADESH	178.4	8
5	MANIPUR	170.1	1
6	NAGALAND	165.6	5
7	TRIPURA	143.4	3
8	MEGHALAYA	138.1	4
9	GOA	132.9	9

Note: Delhi was not considered under Agriculture category

CATEGORY WINNERS HEALTH

A CLEAN BILL OF HEALTH

The southern states of Puducherry and Kerala tick all the right boxes in health. Himachal Pradesh and Mizoram show promise too

MAKING STRIDES
Puducherry CM N. Rangasamy

ANI

With the highest per capita health expenditure of Rs 9,871 in 2021-22, more than thrice the national average of just over Rs 3,000, and a well-structured healthcare network, Kerala has emerged as the best performing big state in health for the third consecutive year. Puducherry, meanwhile, continues to be the best performing small state. When it comes to states that have shown most improvement in the past five years, Himachal Pradesh and Mizoram grab the honours among the big and small states, respectively. Other than expenditure on health per person, these states were evaluated on parameters such as the infant mortality rate (IMR), maternal mortality rate (MMR), registered doctors and government hospitals per lakh persons, average patients served and number of beds per government hospital, and life expectancy.

Best Performing Big State: Kerala

Kerala leads in various health parameters in the country, a feat made possible by the wide network of 1,284 government health institutions and an army of 6,355 government doctors and 21,421 paramedical staff. Also known for the lowest IMR (6 per 1,000 live births) and MMR (30 per 100,000 live births), Kerala records just 0.1 per cent live births without the medical attention of qualified professionals, against the national average of 7.8. The southern state also managed the Covid-19 pandemic with effective intervention. “We are committed to deliver best healthcare to the people and are making all attempts to expand our services,” says Kerala health minister Veena George. “Since Kerala is facing a major challenge in dealing with post-Covid complications, we have started specialty clinics and made a huge investment in modernising operation theatres and surgery wards.”

Best Performing Small State: Puducherry

Providing healthcare for the four geographically distant districts of Puducherry is a logistical challenge. Yet, its people have accessible medical care within an average distance of 1.18 kilometres through a network of primary health centres, sub centres, and disease-specific clinics in addition to eight hospitals. Exceptional community-wide disease management and consistent supply of medicines have been made possible by a rising budgetary allocation for health—from Rs 724 crore in 2021-22 to Rs 1,020 crore in 2022-23, about 9.5 per cent of the total outlay. “We aim to set up a medical university. We want Puducherry to emerges as a model state in [medical] education,” says Chief Minister N. Rangasamy.

> **SPECIALTY CLINICS ARE HELPING KERALA DEAL WITH POST-COVID COMPLICATIONS**

BEST PERFORMING BIG STATES HEALTH

RANK 2022	STATE	SCORE OUT OF 240	RANK 2021
1	KERALA	183.8	1
2	HIMACHAL PRADESH	178.6	9
3	TAMIL NADU	157.4	5
4	MAHARASHTRA	145.5	10
5	ANDHRA PRADESH	139.8	2
6	KARNATAKA	138.7	4
7	HARYANA	131.5	3
8	TELANGANA	125.5	8
9	UTTARAKHAND	122.8	7
10	PUNJAB	120.1	16
11	WEST BENGAL	118.2	14
12	GUJARAT	113.8	6
13	ODISHA	100.2	13
14	RAJASTHAN	98.3	15
15	CHHATTISGARH	92.9	18
16	MADHYA PRADESH	91.2	12
17	ASSAM	81.9	11
18	JHARKHAND	77.0	17
19	UTTAR PRADESH	58.4	20
20	BIHAR	57.0	18

MOST IMPROVED BIG STATES HEALTH

RANK 2022	STATE	SCORE OUT OF 160	RANK 2021
1	HIMACHAL PRADESH	120.2	1
2	JHARKHAND	104.5	5
3	ANDHRA PRADESH	103.2	2
4	TAMIL NADU	98.0	4
5	UTTARAKHAND	91.4	9
6	ASSAM	90.1	6
7	HARYANA	89.8	7
8	GUJARAT	87.2	3
9	RAJASTHAN	86.7	19
10	UTTAR PRADESH	86.0	8
11	ODISHA	84.5	10
12	TELANGANA	80.9	12
13	KARNATAKA	78.4	11
14	MAHARASHTRA	76.1	13
15	BIHAR	75.0	14
16	PUNJAB	68.0	18
17	MADHYA PRADESH	66.0	16
18	KERALA	65.6	16
19	WEST BENGAL	63.7	15
20	CHHATTISGARH	59.1	20

BEST PERFORMING SMALL STATES HEALTH

RANK 2022	STATE	SCORE OUT OF 240	RANK 2021
1	PUDUCHERRY	189.2	1
2	SIKKIM	182.1	5
3	GOA	173.5	3
4	DELHI	158.9	2
5	MIZORAM	147.9	7
6	MANIPUR	123.5	8
7	TRIPURA	116.5	6
8	ARUNACHAL PRADESH	113.2	4
9	MEGHALAYA	102.2	9
10	NAGALAND	100.0	10

MOST IMPROVED SMALL STATES HEALTH

RANK 2022	STATE	SCORE OUT OF 160	RANK 2021
1	MIZORAM	121.7	1
2	NAGALAND	101.0	4
3	MANIPUR	97.1	2
4	SIKKIM	92.8	3
5	PUDUCHERRY	84.4	5
6	ARUNACHAL PRADESH	79.1	8
7	MEGHALAYA	73.8	6
8	DELHI	70.4	7
9	TRIPURA	62.4	9
10	GOA	41.6	10

Parameters: Expenditure on health per person, IMR, MMR, registered doctors per lakh person, total number of government hospitals per lakh persons, average patients served per government hospital, number of beds per government hospital, number of MBBS seats/ population, number of BDS seats/ population, number of PG seats for MS/MD/ population, institutional births (%), life expectancy

Most Improved Big State: **Himachal Pradesh**

Led by former chief minister Jairam Thakur, the hill state equipped all government hospitals with oxygen supply and was the first to achieve 100 per cent vaccination while battling Covid-19. With a total health outlay of Rs 3,185 crore in 2021-22, the expenditure per person has almost doubled in four years from Rs 2,765 in 2017-18. Just before the assembly election, PM Narendra Modi inaugurated an AIIMS in Bilaspur. The state also has its own health insurance scheme, HIMCARE, to provide universal coverage to its citizens. Under new CM Sukhvinder Singh Sukhu, the state will have to build roads to connect remote areas and set up healthcare facilities closer to the habitats to provide timely medical intervention.

Most Improved Small State: **Mizoram**

As the year drew to an end, a small piece of news brought cheers to the state of Mizoram—nine Mizo nurses were among the 50 selected from India to work as 'specified skills workers' in Japan, which is facing severe labour shortage, as part of a pact between the two countries. The fact that nearly a fifth of the nurses selected were from Mizoram, which accounts for just 0.00082 per cent of India's population, reflects the high standard of healthcare facilities in the state. The reason is the successive state governments' focus on healthcare spending—the expenditure on health per person in 2021-22 was Rs 5,862. The state also showed a massive drop in IMR, registering only three deaths per 1,000 live births in 2019, down from 32 in 2015. ■

–Jeemon Jacob, Amarnath K. Menon, Anilesh S. Mahajan and Kaushik Deka

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CATEGORY WINNERS EDUCATION

ANI

EYE ON THE PRIZE Rajasthan CM Ashok Gehlot

FRONTBENCHERS

Rajasthan and Meghalaya emerge as the most improved states in the field of education even as Himachal Pradesh and Goa continue to deliver the best performance

Among the first to achieve universal enrolment till Class 8, Himachal Pradesh has retained the top position on the list of best performing big states in education. Goa has bagged the laurels among small states. The parameters for evaluation included the expenditure on education, pupil-teacher ratio, dropout rate, and number of institutions—schools, colleges and universities.

Best Performing Big State: **Himachal Pradesh**

The former BJP regime had consistently dedicated almost 16 per cent of the state budget towards education. As many as 15 Atal Adarsh Vidya Kendras, where free education and hostel facilities are provided, have come up. All government schools have been equipped with

BEST PERFORMING BIG STATES EDUCATION

RANK 2022	STATE	SCORE OUT OF 200	RANK 2021
1	HIMACHAL PRADESH	153.7	1
2	KERALA	135.9	2
3	UTTARAKHAND	134.7	3
4	TAMIL NADU	124.6	5
5	KARNATAKA	115.1	7
6	MAHARASHTRA	113.8	6
7	PUNJAB	112.6	4
8	HARYANA	97.5	9
9	CHHATTISGARH	88.2	10
10	ASSAM	87.8	8
11	ODISHA	86.2	14
12	GUJARAT	85.8	11
13	ANDHRA PRADESH	80.1	12
14	RAJASTHAN	75.7	17
15	WEST BENGAL	73.8	15
16	TELANGANA	73.7	13
17	MADHYA PRADESH	67.5	16
18	UTTAR PRADESH	60.5	18
19	JHARKHAND	47.9	19
20	BIHAR	39.0	20

BEST PERFORMING SMALL STATES EDUCATION

RANK 2022	STATE	SCORE OUT OF 200	RANK 2021
1	GOA	164.0	1
2	MIZORAM	146.7	3
3	PUDUCHERRY	146.2	2
4	SIKKIM	127.5	4
5	MANIPUR	124.1	6
6	NAGALAND	117.0	5
7	MEGHALAYA	113.6	7
8	ARUNACHAL PRADESH	113.4	10
9	DELHI	107.8	9
10	TRIPURA	104.1	8

Parameters: Total expenditure of education department on population (10-14 years), literacy rate (%), ratio of girls to boys enrolled in primary and middle school (%), pupil teacher ratio-all institutions, dropout rate in primary+ middle education, number of colleges/ population in the age group 15-19 years, number of schools/ population in the age group 10-14 years, number of institutes of national importance, number of central universities and national law universities, number of higher educational institutions/ population

video conferencing facility, though internet connectivity remains an issue in the hill state. The biggest challenge for new CM Sukhvinder Singh Sukhu will be to cut down on the dropout rate at the secondary level, which shoots up to 7.6 per cent from just two per cent at the primary level.

Best Performing Small State: Goa

Goa's high literacy rate of 88.7 per cent can be attributed to its extensive education infrastructure—about 125 schools for a million children in the 10-14 age bracket, and 60 colleges for 100,000 youngsters in the 15-19 bracket. The adjusted net enrolment ratio for Classes 1-10 is 90.5 per cent, much higher than the national average (75.8 per cent). The dropout rate at the secondary level is also among the lowest in India at 5.6 per cent.

> **AN EXTENSIVE EDUCATION INFRA PUTS GOA AND MEGHALAYA ATOP THE SMALL STATE RANKINGS**

Most Improved Big State: Rajasthan

Rajasthan has traditionally struggled with low literacy and school enrolment rates. Thus, the lockdown posed a big challenge in containing the dropout rates. "We have started a bridge course to fill the gap in learning, and have backed it up with online examinations," says CM Ashok Gehlot. The department has also recruited 45,000 teachers in two years.

Most Improved Small State: Meghalaya

Meghalaya is spending over Rs 2,500 crore—or just over 15 per cent of its total budget—on education. This trend has been consistent during CM Conrad K. Sangma's tenure. "We are extremely focused on education, which is one of the most challenging sectors," he says. The NITI Aayog has given the northeastern state the second rank in the country in terms of education infrastructure. ■

—Anilesh S. Mahajan, Rohit Parihar and Kaushik Deka

MOST IMPROVED BIG STATES EDUCATION

RANK 2022	STATE	SCORE OUT OF 200	RANK 2021
1	RAJASTHAN	156.0	4
2	GUJARAT	153.2	3
3	KARNATAKA	150.0	11
4	ANDHRA PRADESH	139.0	18
5	BIHAR	138.9	1
6	CHHATTISGARH	136.2	2
7	MAHARASHTRA	133.1	10
8	JHARKHAND	121.8	8
9	MADHYA PRADESH	113.9	9
10	ODISHA	113.8	12
11	WEST BENGAL	112.1	7
12	HARYANA	108.2	17
13	TELANGANA	108.1	5
14	ASSAM	104.4	15
15	TAMIL NADU	102.2	19
16	KERALA	101.4	13
17	UTTAR PRADESH	96.6	14
18	PUNJAB	95.7	6
19	UTTARAKHAND	94.7	16
20	HIMACHAL PRADESH	70.2	20

MOST IMPROVED SMALL STATES EDUCATION

RANK 2022	STATE	SCORE OUT OF 200	RANK 2021
1	MEGHALAYA	151.5	1
2	MIZORAM	135.4	3
3	GOA	134.2	2
4	ARUNACHAL PRADESH	132.2	5
5	MANIPUR	125.4	7
6	DELHI	122.5	4
7	TRIPURA	109.1	8
8	SIKKIM	99.1	10
9	NAGALAND	98.5	6
10	PUDUCHERRY	88.6	9

LEADING THE CHARGE UP Chief Minister Yogi Adityanath in Lucknow

BANDEEP SINGH

CATEGORY WINNERS

LAW & ORDER

TIGHTENING THE NOOSE ON CRIME

Bulldozing the mafia networks, UP retains the tag of the most improved big state, Gujarat of the best performing

What's common between Gujarat and Uttar Pradesh, other than the fact that the two states have emerged as bastions of the ruling Bharatiya Janata Party (BJP)? It's their performance in the field of law and order, with Gujarat cementing its position as the best performing big state and Uttar Pradesh, likewise, retaining the most improved tag for the second year running. Meanwhile, Nagaland—which is also ruled by the BJP and its allies—is the best performing and most improved small state in the rankings that took into account the police strength, incidence of murder, kidnapping, rape, molestation and riots, and tot0al as well as pending IPC cases to evaluate the states.

Best Performing Big State: Gujarat

"Earlier, on entering the district of Porbandar, one would read in bold letters 'Gujarat Police's jurisdiction ends here’. Today, no one will dare to put up such a signage,” Union home minister Amit Shah would often remind people during his election campaign speeches, alluding to a time when organised crime ruled the coastal town of Saurashtra. A similar situation used to prevail in Ahmedabad, where gang wars between bootleggers and extortion rings were a norm, hitting local businesses and leading to an overall sense of insecurity. Things have changed drastically, following a series of clearly stated measures and administrative will. Today, the strength of civil policemen per one lakh people stands at 122.8 in Gujarat. In relative terms, the number might be lower than states like Maharashtra (174.9), but Gujarat has registered just one case of rape and molestation per one lakh people—significantly lower than other big states. The case pendency of 30 per 1,000 cases is also on the lower side.

Best Performing and Most Improved Small State: **Nagaland**

For distant socio-political observers, the exceptional performance of Nagaland—a state often making news for the alleged misuse of the draconian Armed Forces Special Powers Act (AFSPA)—in the improvement of law and order may sound like an inexplicable paradox. But a hard look at the numbers showcases an encouraging trend for this northeastern hill state. According to the South Asia Terrorism Portal, between 2013 and 2017, 108 incidents of killing, including of civilians, terrorists and security forces, took place in Nagaland. In the next five years, between 2018 and 2022, the number came down sharply to just 17. In 2022, no casualty has been recorded till now. In other aspects of crime management too, the state has shown great progress among all small states. For instance, the number of murders has gone down from 32 in 2018 to 19 this year (till November). Nagaland Deputy Chief Minister Y. Patton, who holds the home portfolio, attributes this progress to the collective work of nearly 23,000 policemen and 87 police stations engaged in providing security to the nearly two million people in the state. “We were known to be a disturbed state. That tag is now a thing of the past. It’s a peaceful state now. While our police force has worked relentlessly in the past five years, the support from the Union government led by Prime Minister Narendra Modi has worked wonders,” says Patton.

NAGALAND DEPUTY CM ATTRIBUTES THE TOP RANK TO THE STATE POLICE’S EFFORTS AND UNION GOVT’S SUPPORT

Most Improved Big State: **Uttar Pradesh**

CM Yogi Adityanath’s ‘bulldozer’ action against criminals has become synonymous with the law and order apparatus

BEST PERFORMING BIG STATES LAW AND ORDER

RANK 2022	STATE	SCORE OUT OF 140	RANK 2021
1	GUJARAT	90.5	1
2	PUNJAB	85.1	2
3	UTTAR PRADESH	83.2	4
4	TAMIL NADU	81.2	3
5	HIMACHAL PRADESH	79.6	6
6	KERALA	77.2	5
7	WEST BENGAL	73.8	8
8	BIHAR	71.7	10
9	KARNATAKA	71.1	7
10	ANDHRA PRADESH	67.0	12
11	UTTARAKHAND	66.0	9
12	MAHARASHTRA	62.7	11
13	JHARKHAND	59.8	16
14	CHHATTISGARH	50.1	17
15	TELANGANA	47.1	13
16	RAJASTHAN	46.1	14
17	MADHYA PRADESH	43.8	15
18	ODISHA	38.9	19
19	HARYANA	37.0	18
20	ASSAM	33.7	20

BEST PERFORMING SMALL STATES LAW AND ORDER

RANK 2022	STATE	SCORE OUT OF 140	RANK 2021
1	NAGALAND	117.9	1
2	MANIPUR	103.0	2
3	PUDUCHERRY	101.9	8
4	SIKKIM	94.9	4
5	MIZORAM	94.0	3
6	GOA	88.3	6
7	TRIPURA	85.3	9
8	MEGHALAYA	82.7	5
9	ARUNACHAL PRADESH	76.9	7
10	DELHI	52.2	10

Parameters: Actual strength of civil policemen, total cases (under IPC), incidence of murder, kidnapping, rape, molestation and riots, pending cases/ population

MOST IMPROVED BIG STATES LAW AND ORDER

RANK 2022	STATE	SCORE OUT OF 140	RANK 2021
1	UTTAR PRADESH	91.2	1
2	GUJARAT	82.6	3
3	WEST BENGAL	81.7	4
4	MADHYA PRADESH	76.7	6
5	KARNATAKA	75.0	1
6	ASSAM	73.1	10
7	ANDHRA PRADESH	72.9	7
8	KERALA	68.2	5
9	PUNJAB	65.4	8
10	HIMACHAL PRADESH	61.9	14
11	CHHATTISGARH	61.0	11
12	BIHAR	57.2	19
13	JHARKHAND	51.3	20
14	ODISHA	49.9	18
15	HARYANA	43.5	12
16	UTTARAKHAND	40.8	17
17	TAMIL NADU	38.4	15
18	MAHARASHTRA	37.4	9
19	TELANGANA	34.0	13
20	RAJASTHAN	28.8	16

MOST IMPROVED SMALL STATES LAW AND ORDER

RANK 2022	STATE	SCORE OUT OF 140	RANK 2021
1	NAGALAND	120.1	2
2	GOA	117.3	8
3	SIKKIM	109.7	1
4	MANIPUR	105.0	3
5	ARUNACHAL PRADESH	102.5	9
6	MIZORAM	99.0	4
7	MEGHALAYA	90.4	7
8	TRIPURA	88.7	6
9	PUDUCHERRY	86.6	10
10	DELHI	56.9	5

in Uttar Pradesh. According to the state police, illegally earned properties of mafia kingpins and their henchmen worth Rs 3,000 crore have been seized or demolished in the past three years, creating a sense of fear among criminals. CM Adityanath maintains the crime rate in UP has been falling continuously. For instance, as compared to 2016, the incidents of dacoity have plunged by 80.3 per cent while incidents of loot have dipped by 61.5 per cent, as on September 30, 2022. Likewise, murder and arson have recorded a drop of 32.5 per cent and 51.7 per cent, respectively. ■

–Jumana Shah, Kaushik Deka and Prashant Srivastava

CHANDRADEEP KUMAR

WAVE OF MODERNITY
Arunachal Pradesh CM Pema Khandu

CATEGORY WINNERS

GOVERNANCE

GOING TO EVERY CITIZEN

Arunachal Pradesh takes to e-governance, Maharashtra shows resilience, an improved Punjab has a lot to do

Even the best infrastructure and crores spent on development can be undone by poor governance. The parameters, therefore, to measure excellence in governance take in performance by elected political entities as well as the administration, which so often takes its cue from the political class. MLAs' criminal records, the tiered structure of panchayats, e-services provided by state governments/ panchayats, and the ingress of the 'Digital India' programme in the vast hinterlands and other factors were taken into account to arrive at India Today's State of the States rankings for governance.

Best Performing Big State: Maharashtra

Maharashtra battled with the pandemic and natural calamities in 2021. The partial lockdown depleted the state exchequer; excessive rain and floods put an additional burden on it. However, the state's administration held firm. In education, Maharashtra's record is robust. At 96, it had the most number of universities per 1 million people in 2021-22. The same goes for healthcare. During the second Covid wave, it arranged 12,000 tonnes of medical oxygen for patients, the highest in the country. The state's rational approach on relaxing restrictions helped get the economy back on track—the decision not to curb economic activities in areas with a low Covid infection count boosted recovery. During this turbulent period, Maharashtra's unemployment rate was 4.5 per cent, only second to Gujarat's 1.5 per cent.

> **MANIPUR HAS AN ENVIABLE RECORD IN E-SERVICES, WOMEN IN PANCHAYATS AND DIGITAL GOVERNANCE**

Best Performing Small State: Manipur

In almost all parameters examined to assess the performance under this category, Manipur has done exceptionally well. With cent per cent gram panchayats providing e-services, it is among the best in India; for every 100,000 individuals, there are 29 operational Common Service Centres, the highest among all small states. The state has rolled out 35 e-services, the second highest in the Northeast and fourth highest among all states. In women's participation, it is exceptional—over 50 per cent panchayat representatives are women, the highest among small states. For Chief Minister N. Biren Singh, technical intervention has been a key tool of governance, enabling an equitable distribution of the fruits of development. Not surprisingly, Manipur is the first state to have set up the four-core infrastructure of the National e-Governance Plan. "The primary objective of a government is

BEST PERFORMING BIG STATES GOVERNANCE

RANK 2022	STATE	SCORE OUT OF 120	RANK 2021
1	MAHARASHTRA	97.2	2
2	WEST BENGAL	91.1	3
3	HARYANA	91.0	5
4	RAJASTHAN	87.7	1
4	MADHYA PRADESH	87.7	3
6	TAMIL NADU	87.1	8
7	CHHATTISGARH	86.6	6
8	HIMACHAL PRADESH	84.6	10
9	GUJARAT	81.2	7
10	ANDHRA PRADESH	79.6	9
11	UTTAR PRADESH	77.4	12
12	JHARKHAND	75.8	13
13	BIHAR	75.1	17
14	UTTARAKHAND	74.1	14
15	ASSAM	68.8	16
16	KARNATAKA	68.6	15
17	KERALA	67.6	11
18	TELANGANA	65.2	18
19	ODISHA	62.3	19
20	PUNJAB	49.1	20

BEST PERFORMING SMALL STATES GOVERNANCE

RANK 2022	STATE	SCORE OUT OF 120	RANK 2021
1	MANIPUR	54.9	1
2	PUDUCHERRY	49.3	3
3	DELHI	47.8	2
4	TRIPURA	41.1	6
5	SIKKIM	40.5	4
6	MIZORAM	33.7	5
7	GOA	29.8	7
8	MEGHALAYA	28.3	9
9	NAGALAND	27.8	8
10	ARUNACHAL PRADESH	14.4	10

Parameters: Criminal Records of MLAs, % of women representatives in Panchayats, Panchayat Devolution Index, Number of e-services rolled out by state governments for citizen participation, number

MOST IMPROVED BIG STATES GOVERNANCE

RANK 2022	STATE	SCORE OUT OF 120	RANK 2021
1	**PUNJAB**	98.2	2
2	TAMIL NADU	92.4	5
3	HARYANA	92.0	6
4	WEST BENGAL	85.5	1
4	BIHAR	85.5	7
6	MAHARASHTRA	79.5	3
7	ASSAM	73.8	4
8	ODISHA	73.7	12
9	UTTARAKHAND	68.9	11
10	UTTAR PRADESH	67.5	17
11	JHARKHAND	65.3	14
12	GUJARAT	63.4	8
13	TELANGANA	56.5	15
14	KARNATAKA	53.8	9
15	HIMACHAL PRADESH	47.6	16
15	MADHYA PRADESH	47.6	19
17	RAJASTHAN	41.6	13
18	KERALA	40.0	10
19	CHHATTISGARH	39.9	20
20	ANDHRA PRADESH	35.7	18

MOST IMPROVED SMALL STATES GOVERNANCE

RANK 2022	STATE	SCORE OUT OF 120	RANK 2021
1	**ARUNACHAL PRADESH**	72.3	1
2	TRIPURA	72.2	2
3	MANIPUR	61.8	5
4	SIKKIM	61.3	4
5	NAGALAND	56.3	3
6	PUDUCHERRY	55.3	10
7	MIZORAM	51.1	6
8	DELHI	49.5	7
9	GOA	41.1	8
10	MEGHALAYA	35.9	9

of operational common service centres, number of panchayats providing e-services, ease of doing business index, progress on Digital India programme

ONLY 17 PER CENT MLAS IN ARUNACHAL PRADESH HAVE CRIMINAL RECORDS—AMONG THE LOWEST IN INDIA

to facilitate ease of living for citizens. Technology helps us achieve that goal more effectively," says the CM. In education, Manipur has launched the System Transformation and Rejuvenation of Education (STAR)—an innovative data-driven platform that integrates high-quality learning material and effective teachers' training.

Most Improved Big State: Punjab

In March, Punjab saw a historic mandate for the AAP's Bhagwant Mann amid apprehension about the party's capacity to provide governance. Its biggest task is to strengthen panchayats. When the pandemic froze governance operations, digitisation of panchayat services was stuck at 92.3 per cent. Data shows that the state is still at 0.19 on indices defining panchayat at devolution. This is the index measuring the functions, finance and functionaries of panchayati raj institutions. Punjab now provides only 42 digital services for citizen's participation, whereas Haryana provides 549. Rajasthan 500 and Himachal Pradesh 96. But the state is responding to digitisation positively. Data shows that every Punjabi did 11.326 digital transactions in 2021-22. The state has around 41 per cent women's participation, whereas many states have crossed the 50 per cent mark. Mann came with a promise of change. If he can use his political will to improve these data points, he can ensure that change happens for good.

Most Improved Small State: Arunachal Pradesh

For Arunachal Pradesh CM Pema Khandu, the real test of development lies in reaching out to those on the margins. "Arunachal Pradesh is an example of wholesome development. It is the vision of *Sabka Saath, Sabka Vikas*...that the state is witnessing development on all fronts," says Khandu. Buoyed by the Centre's Digital India programme, Arunachal Pradesh announced 22 IT projects; of these 12 are in force. The government has also rolled out 18 e-services through the police department and district administration. To help them, 210 common service centres (CSC) are operational. Following the passage of the Ease of Doing Business (EoDB) Act in the assembly, the Khandu government has launched the Single Window Clearance Portal (EoDB Portal) and integrated it with the National Single Window System. The Central Inspection System (CIS) portal is also live. Women's representation in Panchayati Raj institutions has been impressive at nearly 50 per cent—of 8,164 representatives in Panchayati Raj institutions, 3,865 are women. Also, only 17 per cent of MLAs have criminal records. ■

—Kaushik Deka and Anilesh S. Mahajan

CATEGORY WINNERS

INCLUSIVE DEVELOPMENT

LEAVING NO ONE BEHIND

With welfare policies focusing on the most marginalised sections, Bihar shows maximum improvement in inclusive development. Tamil Nadu emerges as the best performing one

CHANGEMAKER
Bihar chief minister
Nitish Kumar

ANI

Ambitious schemes for the common weal do not bear the fruit of socio-economic inclusivity by themselves. For that most desired result to come about, one requires a synergy between good governance, an astute and honest administration coupled with the best-laid plans. Setting an example in inclusive development, Tamil Nadu and Mizoram are the best performing states this year.

Best Performing Big State: Tamil Nadu

Tamil Nadu stands out in its parallel focus on social welfare policies, in the areas of public education, social security and healthcare. It achieved the Millennium Development Goals far ahead of most states and is well on its way to achieve the UN's Sustainable Development Goals (SDG)—the state moved up to the second position in NITI Aayog's SDG index in 2020-21 from the third in 2019- 20. For successive chief ministers, an inclusive vision for social justice and uplifting disadvantaged groups has remained central concerns. While universalisation of the midday meal scheme is perhaps the state's most noteworthy accomplishment, Chief Minister M.K. Stalin has unveiled another programme to offer even free breakfast to children going to government primary schools. Other people-centric schemes started by him include free travel on public transport buses for all women and transgenders, healthcare delivery at the doorstep (Makkalai Thedi Maruthuvam), and cash-free immediate medical care to accident victims (Innuyir Kappom).

> **WITH ITS FLAGSHIP SCHEME SEDP, THE MIZORAM GOVT AIMS TO ACHIEVE SELF-SUFFICIENCY IN FOOD ITEMS**

Best Performing Small State: Mizoram

In March this year, the then vice-president of India M. Venkaiah Naidu heaped generous praise on Mizoram for, among many positives, its excellent track record in continuing inclusive development efforts since the creation of the state five decades ago. Naidu appreciated the state government's flagship programme—Socio-Economic Development Policy (SEDP)—which aims at accelerating progress in key sectors and transforming Mizoram into a welfare state by achieving self-sufficiency in food items. Cultivation and processing of bamboo has been one of the most important components of the programme. Under SEDP, the government has started to provide direct monetary assistance to 60,000 households to supplement their ongoing economic activities or to start a fresh

BEST PERFORMING BIG STATES
INCLUSIVE DEVELOPMENT

RANK 2022	STATE	SCORE OUT OF 100	RANK 2021
1	TAMIL NADU	67.2	2
2	ANDHRA PRADESH	65.7	1
3	HIMACHAL PRADESH	63.8	4
4	WEST BENGAL	58.7	3
5	RAJASTHAN	57.6	8
6	TELANGANA	56.9	7
7	UTTARAKHAND	56.8	15
8	KERALA	56.4	9
9	MADHYA PRADESH	55.4	12
10	CHHATTISGARH	54.5	5
10	JHARKHAND	54.5	14
12	ASSAM	53.7	9
13	HARYANA	52.1	13
14	PUNJAB	49.8	11
15	UTTAR PRADESH	48.0	19
16	ODISHA	48.1	6
17	GUJARAT	46.2	16
18	BIHAR	43.4	17
19	MAHARASHTRA	42.1	18
20	KARNATAKA	40.8	20

MOST IMPROVED BIG STATES
INCLUSIVE DEVELOPMENT

RANK 2022	STATE	SCORE OUT OF 100	RANK 2021
1	BIHAR	85.2	1
2	ASSAM	76.1	6
3	UTTAR PRADESH	70.4	10
4	JHARKHAND	62.8	8
5	WEST BENGAL	60.3	2
6	ODISHA	59.2	3
6	MADHYA PRADESH	59.2	4
8	TELANGANA	57.9	14
9	HIMACHAL PRADESH	54.7	16
10	PUNJAB	53.4	11
11	TAMIL NADU	53.1	13
12	GUJARAT	51.2	5
13	KARNATAKA	46.4	18
14	HARYANA	45.5	12
15	ANDHRA PRADESH	40.4	17
16	MAHARASHTRA	39.1	15
17	CHHATTISGARH	36.0	9
18	RAJASTHAN	30.2	7
19	UTTARAKHAND	25.5	20
20	KERALA	23.8	19

BEST PERFORMING SMALL STATES
INCLUSIVE DEVELOPMENT

RANK 2022	STATE	SCORE OUT OF 100	RANK 2021
1	MIZORAM	69.0	1
2	GOA	56.3	2
3	PUDUCHERRY	50.9	4
4	DELHI	50.7	5
5	MEGHALAYA	49.5	7
6	MANIPUR	46.4	3
7	TRIPURA	41.5	8
8	SIKKIM	39.4	10
9	ARUNACHAL PRADESH	39.2	6
9	NAGALAND	39.2	9

MOST IMPROVED SMALL STATES
INCLUSIVE DEVELOPMENT

RANK 2022	STATE	SCORE OUT OF 100	RANK 2021
1	GOA	69.3	9
2	MEGHALAYA	63.4	1
3	PUDUCHERRY	63.0	3
4	MANIPUR	61.1	2
5	MIZORAM	55.8	4
6	ARUNACHAL PRADESH	53.3	7
7	DELHI	48.6	6
8	TRIPURA	45.8	5
9	NAGALAND	44.7	8
10	SIKKIM	23.6	10

Parameters: % of BPL population, progress in poverty alleviation, accounts opened (Pradhan Mantri Dhan Yojna), ratio of domestic LPG consumers to total households, number of persons benefitted through NREGA, progress in Pradhan Mantri Awas Yojna, % of household with any usual member covered by health scheme, % PDS offtake, average. days of wage provided per household; Women aged 20-24 years married before age 18 years (%), % of children engaged in labour Census one. Based on several such initiatives and outcomes, Mizoram improved its ranking in the SDG index from 21 in 2019-20 to 12 in 2020-21.

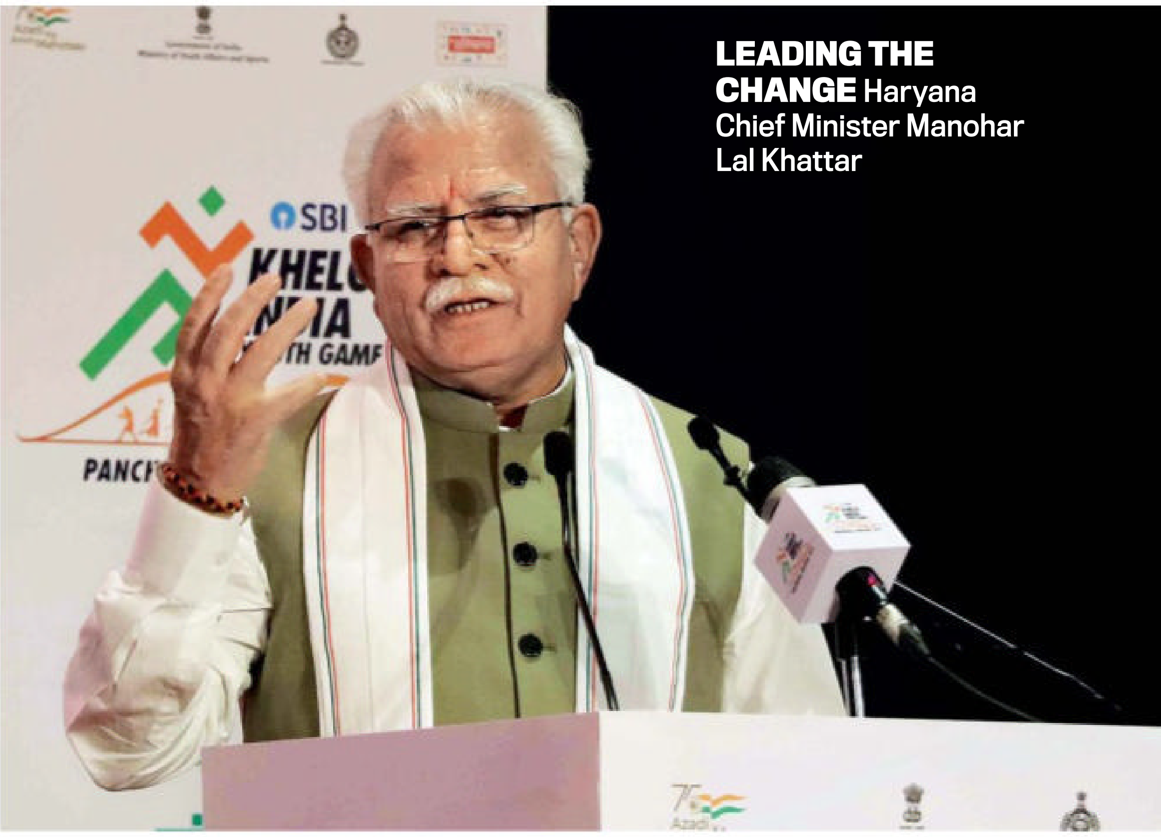
Most Improved Big State: Bihar

Bihar chief minister Nitish Kumar, the longest serving in the state's history has a clear priority when it comes to development programmes—they need to be inclusive, equitable and must focus on the most marginalised sections. It assumes importance as close to 90 per cent of the state's population lives in rural areas. Soon after taking over Bihar's reins for the first time in November 2005, Nitish had launched Jeevika, a programme that aimed to improve livelihoods of the rural poor by developing institutions, such as self-help groups (SHGs), for women. Over the years, Kumar's brainchild has registered a massive success, with nearly 13 million rural women and a million SHGs attached to it, and providing a whopping Rs 16,536 crore of bank credit. During Covid-19, the Bihar government also added more than two million beneficiaries to the PDS network, showing its commitment to the most vulnerable sections.

Most Improved Small State: Goa

The Pramod Sawant government is pumping in resources for poverty alleviation, while working on improving multiple indices. The state is giving its citizens access to cleaner fuel—the ratio of domestic LPG and PNG consumers to the total number of households is 1.54. It means some houses have more than one piped gas or cylinder connection. The average daily wage of Goans is Rs 315, best among the small states and overall second only to Haryana (Rs 328). As far as housing is concerned, for every 10,000 built in 2020-21, 782 were for the poor under the Pradhan Mantri Awas Yojana Gramin. ■

–Amarnath K. Menon, Kaushik Deka, Amitabh Srivastava and Anilesh S. Mahajan



LEADING THE CHANGE Haryana Chief Minister Manohar Lal Khattar

ANI

CATEGORY WINNERS **ENTREPRENEURSHIP**

THE LOCAL REVOLUTION

Homegrown entrepreneurs flourish as states like Haryana nurture the start-up spirit

With states competing for investment, setting up a business-friendly ecosystem has become crucial for success. Alongside, a case is also being made for homegrown entrepreneurs. The states who have seen success in the entrepreneurship stakes are the ones that have married concepts such as ease of doing business index, Start-up India, Skill India, and increased Mudra Bank credit fund disbursals.

Best Performing Big State: Haryana

In July this year, Haryana came up with a plan to build an ecosystem to encourage manufacturing across the state via its 'one block, one product' programme. All 137 blocks in the state were encouraged to work out a system to provide financial and technical assistance for at least one product. This could be a game-changer and revive the traditional hub for textiles in Panipat, food processing in the countryside of Hisar, etc. CMIE data shows unemployment figures of 29.3 per cent for the state, though Chief Minister M.L. Khattar rubbishes the methodology used. "We have our own verified data of almost all households in the state," says the CM. "We are providing not only opportunities for jobs, but also trying to create entrepreneurs. Our ministry of commerce and industries data shows that we had 2.2 start-

BEST PERFORMING BIG STATES ENTREPRENEURSHIP

RANK 2022	STATE	SCORE OUT OF 80	RANK 2021
1	HARYANA	59.5	1
2	UTTARAKHAND	53.9	4
3	HIMACHAL PRADESH	53.3	3
4	KARNATAKA	52.2	6
5	TAMIL NADU	52.1	5
6	TELANGANA	51.3	2
7	MAHARASHTRA	50.6	7
8	RAJASTHAN	47.6	10
9	PUNJAB	44.1	9
10	WEST BENGAL	44.0	12
11	MADHYA PRADESH	43.1	13
12	KERALA	41.2	8
13	UTTAR PRADESH	39.4	11
13	GUJARAT	39.4	15
15	ODISHA	37.2	16
16	ANDHRA PRADESH	36.9	14
17	JHARKHAND	32.5	18
18	ASSAM	32.3	17
19	CHHATTISGARH	29.5	19
20	BIHAR	17.4	20

BEST PERFORMING SMALL STATES ENTREPRENEURSHIP

RANK 2022	STATE	SCORE OUT OF 80	RANK 2021
1	PUDUCHERRY	58.8	2
2	DELHI	58.4	1
3	GOA	47.5	3
4	TRIPURA	43.9	5
5	MANIPUR	31.5	4
6	ARUNACHAL PRADESH	27.9	7
7	MIZORAM	26.3	6
8	SIKKIM	25.4	8
9	NAGALAND	21.2	9
10	MEGHALAYA	20.8	10

Parameters: Ease of doing business index (%), progress on Start-up India, progress on Skill India, progress in Mudra Bank credit fund - disbursement amount, total number of start-ups (new companies registered) in the state

ups in 2022 for every 100,000 Haryanvis. As for skilled workforce, 225.5 candidates were trained under the Pradhan Mantri Kaushal Vikas Yojana for every million state residents." The state is a software hub, and the plants around towns like Manesar and Faridabad make up almost 60 per cent of the country's automobile manufacturing capacity. The state has now made it mandatory for new companies to hire 75 per cent local residents, an act that is now facing legal scrutiny. The law and order situation has also improved with the state police cracking down on gangsters extorting entrepreneurs and businesses.

Most Improved Big State: Uttar Pradesh

Uttar Pradesh has taken a leaf out of the Centre's current policies to create a business-friendly ecosystem in the state. "The UP Nivesh Mitra portal serves as a single window portal for entrepreneurs. Over 800,000 redressals related to permissions and licences have been done till now through the portal. Our start-up policy has also started disbursement incentives with a target of opening 10,000 start-ups in the state," says Arvind Kumar, additional chief secretary, infrastructure & industrial development. The new UP Innovation Fund has a Rs 4,000 crore corpus to provide seed capital/marketing support to start-ups. At present, UP is home to 55 government-recognised incubators and about 7,200 registered start-ups. Two centres of excellence have also been set up, at the Sanjay Gandhi Post-Graduate Institute of Medical Sciences in Lucknow and the Noida campus of the Indian Institute of Technology (IIT), Kanpur. UP-based economist A.P. Tiwari says, "The state government has made core institutional regulatory reforms. This, along with the improved law and order situation, has boosted ease of doing business."

Best Performing Small State: Puducherry

Puducherry has acquired 750 acres to establish a Special Economic Zone at Sederapet. Given its historical links with France, a business delegation of 86 French companies had talks with the government in June 2022 to establish a platform to make investments. "At least 10 companies have shown keen interest and we are expecting investments worth Rs 1,000 crore to start with," says industries minister A .Namassivayam. Efforts through the Pradhan Mantri Kaushal Vikas Yojana have already contributed to the creation of skilled manpower in several thrust sectors. The state has achieved 96.9 per cent enrolment and 71 per cent placement in this, a unique achievement in comparison to other states. Under the ease of doing business index, the UT was categorised under the 'Emerging Business Ecosystem' in 2020.

Most Improved Small State: Manipur

In the first year of his tenure, Manipur chief minister N.

MOST IMPROVED BIG STATES ENTREPRENEURSHIP

RANK 2022	STATE	SCORE OUT OF 80	RANK 2021
1	UTTAR PRADESH	62.6	1
2	HIMACHAL PRADESH	57.7	4
3	UTTARAKHAND	56.6	2
4	BIHAR	48.6	6
4	MADHYA PRADESH	48.6	5
6	ASSAM	44.9	3
7	HARYANA	44.0	8
8	TELANGANA	42.8	7
9	WEST BENGAL	41.6	14
10	ANDHRA PRADESH	40.8	10
11	KERALA	40.0	9
12	JHARKHAND	39.3	15
13	RAJASTHAN	37.2	11
14	PUNJAB	35.0	12
15	TAMIL NADU	33.0	17
16	CHHATTISGARH	29.3	13
17	ODISHA	28.0	16
18	MAHARASHTRA	27.7	18
19	GUJARAT	27.4	20
20	KARNATAKA	24.5	19

MOST IMPROVED SMALL STATES ENTREPRENEURSHIP

RANK 2022	STATE	SCORE OUT OF 80	RANK 2021
1	MANIPUR	64.1	2
2	TRIPURA	59.6	3
3	MIZORAM	47.8	1
4	MEGHALAYA	46.9	5
5	SIKKIM	46.5	8
6	ARUNACHAL PRADESH	45.3	4
7	NAGALAND	41.1	6
8	DELHI	33.1	7
9	GOA	27.6	9
10	PUDUCHERRY	18.1	10

Biren Singh allocated Rs 30 crore to help youngsters set up start-ups based on locally available resources. The government is also supporting sustainable cultivation of local produce that Manipur is known for, such as pineapple, orange, ginger and turmeric. The number of confirmed participants at the festival for the GI tagged Tamenglong orange, to be held on December 19, has gone up to 447 this year. Considering Manipur's rich legacy in handloom textiles, weaving machines have been distributed free of cost by the government. A Rs 30 crore mega handloom cluster is also being set up in the Imphal East district. ■

–Anilesh S. Mahajan, Prashant Srivastava, Amarnath K. Menon and Kaushik Deka

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CATEGORY WINNERS **TOURISM**

BUZZING AGAIN

While Kerala finally seems to be emerging from the shadows of mega floods first and then Covid-19, Punjab is betting on big on religious tourism

Two years of the Covid-19 pandemic dealt a massive blow to Indian tourism. Things, however, finally seem to be picking up. Governments have launched fresh policies to attract more footfalls, and the complete lifting of travel restrictions has helped the industry.

Best Performing Big State: Kerala

Kerala seems to be recovering from its dark days that started in 2018 with successive mega floods, and then the Covid-19 lockdowns in 2020. In the first three quarters ending in September, around 13,380,836 domestic tourists visited Kerala. Foreign tourist arrival, however, remains sluggish.

To enhance tourism post the pandemic, the government introduced the Caravan Tourism policy in 2021 promising a customised and close-to-nature travel experience. Being de-

BEST PERFORMING BIG STATES TOURISM

RANK 2022	STATE	SCORE OUT OF 140	RANK 2021
1	KERALA	90.5	1
2	ASSAM	84.5	3
3	GUJARAT	83.1	2
4	MAHARASHTRA	83.0	4
5	UTTARAKHAND	82.6	6
6	ODISHA	76.8	8
7	RAJASTHAN	76.4	5
8	BIHAR	76.0	9
9	PUNJAB	73.5	7
10	HARYANA	72.2	11
11	HIMACHAL PRADESH	71.6	10
12	KARNATAKA	66.7	16
13	MADHYA PRADESH	66.3	13
14	TAMIL NADU	66.1	12
15	TELANGANA	65.0	14
16	WEST BENGAL	64.5	15
17	UTTAR PRADESH	62.3	17
18	ANDHRA PRADESH	59.5	18
19	CHHATTISGARH	57.0	20
20	JHARKHAND	55.7	19

BEST PERFORMING SMALL STATES TOURISM

RANK 2022	STATE	SCORE OUT OF 140	RANK 2021
1	GOA	91.1	1
2	NAGALAND	91.0	3
3	SIKKIM	89.2	2
4	ARUNACHAL PRADESH	80.3	5
5	MANIPUR	78.0	6
6	MEGHALAYA	75.4	7
7	MIZORAM	74.1	4
8	DELHI	63.9	10
9	TRIPURA	63.4	9
10	PUDUCHERRY	58.6	8

Parameters: Number of domestic tourists, number of foreign tourists, fund spent on tourism promotion, total number of airports, total number of railway stations, crime against tourists, number of registered accommodations/ tourist population, number of five stars hotels, road Length/ total tourist population, UNESCO World Heritage Sites in India (Cultural + Natural + Mixed)/ total tourist population, national parks/ total tourist population, wildlife sanctuaries/ total tourist population, revenue from tourism (in Lakhs)/ total tourist population, inland waterways/ tourist population

BANDEEP SINGH

LOOKING AHEAD Kerala chief minister Pinarayi Vijayan

veloped on a PPP mode, it comprises tourism caravans and caravan parks. The government has also announced two new circuit projects—the Biodiversity circuit and the Malabar Literacy Circuit, along with 'Take a Break', a programme to set up roadside refreshment centres. "It's after three decades that Kerala is introducing a new brand [Caravan Tourism]. Our celebrated previous brand was houseboats," says state tourism minister Mohammed Riyas.

Best Performing Small State: Goa

Prior to the Covid-19 pandemic, Goa used to host around 9 million tourists a year, of whom about a million were from abroad. Home to 10 developed warm water beaches, Goa still awaits dollar spenders after a long lull. Shortly after restrictions were eased, in 2021, Goa saw 3,308,089 domestic tourists, though only 22,128 came from foreign shores. Often rated as the country's 'party capital', Reserve Bank of India (RBI) data indicates that the state government spends Rs 772 per person to create the required infrastructure and facilities. Tourism contributes about 17 per cent to the state's GDP. As per data by the Centre, Goa has about 116.63 registered accommodations per million tourists and about nine five-star hotels for the same number of tourists—much more than any other state or the national average. Interestingly, the state is hosting the G20 summit deliberations on tourism this year.

Most Improved Big State: ***Punjab***

With the onset of winter, Punjab is all set to welcome its huge diaspora that visits friends and families in India in the holiday season. Wedding tourism will be driven by big fat weddings, and religious tourists are expected to queue up at the Golden Temple, the Takht Sri Damdama Sahib, and the Kesgarh Sahib. And for Punjabi Hindu pilgrimage, there are the Durgiana Mandir and the Devi Talab Mandir.

Over the past decade, successive governments in the state have sought to improve religious tourism in Punjab. Chief Minister Bhagwant Mann has taken steps for the enhancement of the *galliara* (corridor) around the Golden Temple, with the installation of a memorial for the Sikh martyr Baba Deep Singh; the government has also improved facilities at the iconic Virasat-e-Khalsa museum at Anandpur Sahib and the theme park at Chamkaur Sahib.

The Punjab government is optimistic about footfalls this year after the Covid-19 slump. Before the pandemic, in 2019, the state hosted 47,385,387 tourists. During Covid curbs, however, the number of domestic tourists dipped to 26,640,429, and foreign tourists to just 308,135.

The state has two international airports in Amritsar and Chandigarh, whereas Pathankot, Adampur, Ludhiana and Bathinda are part of the domestic circuit via the UDAN scheme of the Centre. The state doesn't have natural resources or parks, but is spending over Rs 50 crore on infrastructure to enhance tourism around waterbodies and wetlands.

DRIVEN BY WEDDING AND RELIGIOUS TOURISM, THINGS LOOK UPBEAT FOR PUNJAB THIS YEAR

Most Improved Small State: ***Delhi***

Apart from being the national capital, Delhi is also one of the top tourism destinations in India. In 2019, it was ranked eighth in Euromonitor's list of the world's most visited city of the year. Also the city with the most hotels in the country, Delhi has 173 archaeologically important sites such as the Qutub Minar, Red Fort, Purana Qila, etc. Apart from this, 1,208 heritage structures have been registered as protected in the Delhi Development Authority's 2021 master plan.

In the 2021-22 state budget, two schemes, the Delhi Heritage Promotion and Delhi Tourism Circuit, were launched. The government has also beautified the congested area around the famed Chandni Chowk. Separately, the Delhi Tourism and Transportation Development Corporation maintains other attractions like the Dilli Haat, runs adventure activities and organises food tours, adding to the city's appeal. ■

–Jeemon Jacob, Anilesh S. Mahajan and Manish Dixit

MOST IMPROVED BIG STATES TOURISM

RANK 2022	STATE	SCORE OUT OF 140	RANK 2021
1	PUNJAB	104.0	1
2	UTTARAKHAND	101.2	14
3	KERALA	95.5	3
4	KARNATAKA	89.1	16
5	ANDHRA PRADESH	88.5	2
6	MAHARASHTRA	83.2	11
7	ASSAM	82.5	18
7	UTTAR PRADESH	82.5	4
9	GUJARAT	81.4	8
10	WEST BENGAL	80.5	9
11	RAJASTHAN	77.4	10
12	CHHATTISGARH	76.7	15
13	HARYANA	76.6	19
14	TAMIL NADU	75.2	13
15	TELANGANA	73.0	17
16	BIHAR	65.2	5
17	MADHYA PRADESH	62.1	20
18	ODISHA	53.0	6
19	JHARKHAND	48.6	7
20	HIMACHAL PRADESH	45.7	12

MOST IMPROVED SMALL STATES TOURISM

RANK 2022	STATE	SCORE OUT OF 140	RANK 2021
1	DELHI	91.3	5
2	GOA	89.0	3
3	MANIPUR	78.6	7
4	MIZORAM	76.3	2
5	NAGALAND	70.4	9
6	SIKKIM	68.2	4
7	ARUNACHAL PRADESH	66.0	6
8	PUDUCHERRY	59.2	8
9	MEGHALAYA	57.3	1
10	TRIPURA	45.3	10

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MARUTI SUZUKI

December 19, 2022
Taj Palace, New Delhi

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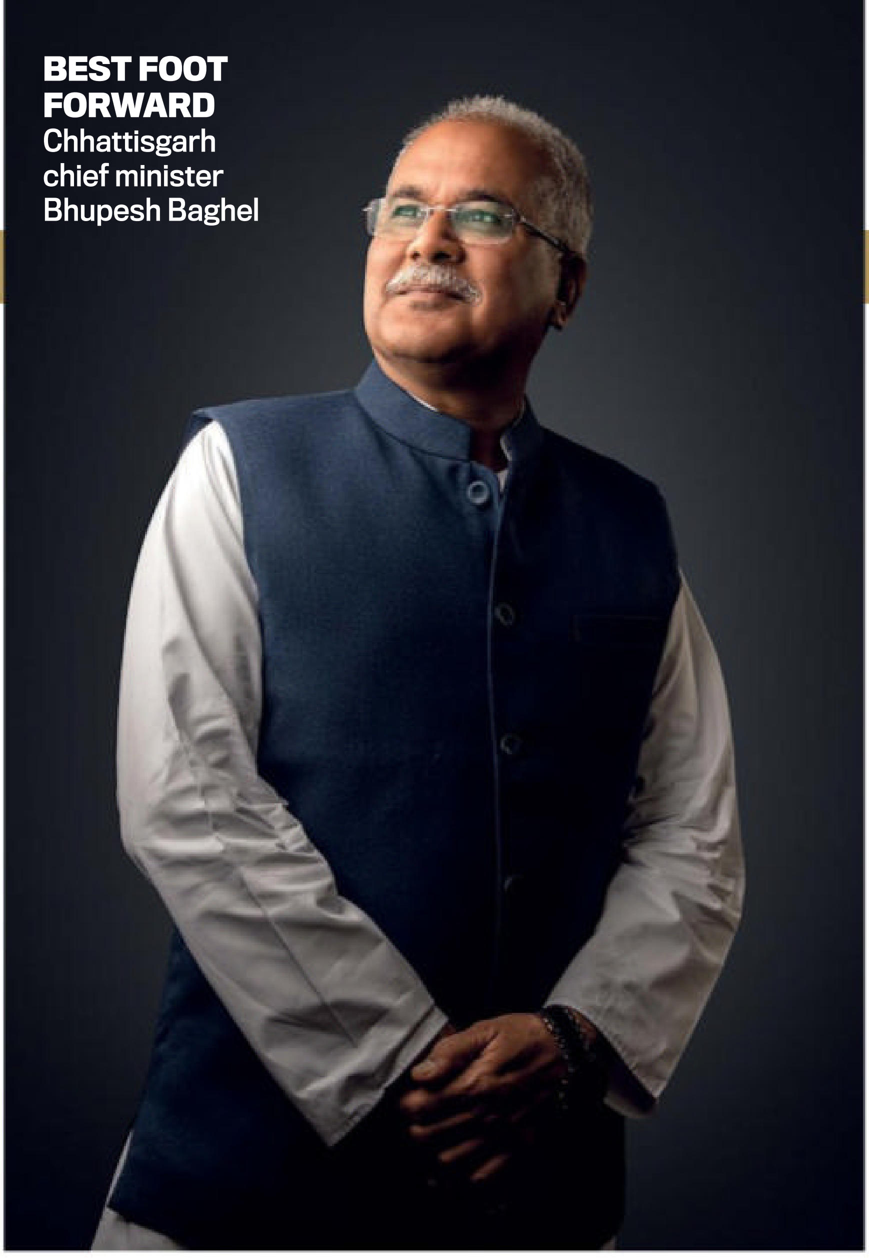
STATE OF THE STATES

CATEGORY WINNERS **ENVIRONMENT**

GREEN IS THE WAY TO GO

Despite challenges, Chhattisgarh makes strides in terms of environmental action, while Sikkim focuses on grassroots participation



BEST FOOT FORWARD Chhattisgarh chief minister Bhupesh Baghel

BANDEEP SINGH

Four states, in particular, have set a fine example in terms of environmental action. While the rankings are based on various parameters such as SO$_2$, NO$_2$ and particulate matter (PM) concentration and forest cover, the four states have taken steps that address issues beyond these factors.

Best Performing Big State: Kerala

Even though Kerala constitutes only 1.2 per cent of India, its forest cover is 2.3 per cent of the national average. Blessed with the Western Ghats, 44 rivers and a long coastal belt, it's one of the most sensitive bio-hotspots in the country. The recorded forest area is about 29.65 per cent of the geographical area (38,863 sq. km).

Currently, the state's biggest challenge in dealing with climate change is carbon emissions and introducing scientific methods for greenhouse technology. Within the energy sector, transport (54%) was the highest contributor to greenhouse gas emissions, followed by buildings (21%). Also, places like the Munroe Island in Kollam are at risk with the rise in sea level.

The Vulnerability Atlas of India identifies 15.7 per cent of Kerala as flood-prone. “We are conscious about the challenges posed by climate change… Our priority is to provide clean water, air and earth for Kerala,” says CM Pinarayi Vijayan.

Best Performing Small State: Mizoram

Earlier this year, the Mizoram government, following protests by activists, issued a stay order against the National Highway Infrastructure Development Corporation Limited for its work at some construction sites. The activists alleged that the PSU had violated environmental norms during its work on several national highways in the state.

Such a proactive response by the government is not common in India. But that's what sets Mizoram apart. In 2020, the SO$_2$ concentration (residential and industrial) was estimated to be 2 µ/m3 and NO$_2$ concentration (residential and industrial) 6 µ/m3, both the lowest among all small states. At 85 per cent, Mizoram has the highest forest cover among all states. The air quality index (AQI) has been the best—even during the winter, when India's average AQI is graded ‘poor’, at best. In November, when New Delhi and many other cities were grappling with severe pollution, Chief Minister Zoramthanga invited people to visit Mizoram and “breathe clean air”.

> **MIZORAM, THE BEST PERFORMING SMALL STATE, HAS DONE WELL ON MOST PARAMETERS**

Most Improved Big State: Chhattisgarh

In Chhattisgarh, coal, iron ore and dolomite production has led to the proliferation of mineral-based industries, leading to a rise in pollution. But the government has responded to these challenges positively.

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BEST PERFORMING BIG STATES ENVIRONMENT

RANK 2022	STATE	SCORE OUT OF 90	RANK 2021
1	KERALA	76.6	1
2	CHHATTISGARH	64.2	2
3	KARNATAKA	61.2	2
4	TAMIL NADU	52.9	4
5	ODISHA	52.8	5
6	ANDHRA PRADESH	52.0	7
7	HIMACHAL PRADESH	50.5	5
8	ASSAM	45.9	8
9	MADHYA PRADESH	39.5	9
10	MAHARASHTRA	38.9	11
11	TELANGANA	35.4	12
12	GUJARAT	33.7	10
13	WEST BENGAL	32.9	13
14	JHARKHAND	29.6	15
15	BIHAR	28.2	17
16	RAJASTHAN	26.9	16
17	UTTARAKHAND	26.1	18
18	PUNJAB	24.7	14
19	HARYANA	23.0	19
20	UTTAR PRADESH	20.9	20

MOST IMPROVED BIG STATES ENVIRONMENT

RANK 2022	STATE	SCORE OUT OF 90	RANK 2021
1	CHHATTISGARH	74.2	1
2	ANDHRA PRADESH	69.8	3
3	KARNATAKA	63.4	5
4	KERALA	62.4	2
5	UTTARAKHAND	61.0	6
6	BIHAR	60.9	12
7	ASSAM	59.4	8
8	MAHARASHTRA	58.9	4
9	ODISHA	54.6	7
10	WEST BENGAL	51.2	11
11	TAMIL NADU	50.0	9
12	TELANGANA	47.8	20
13	JHARKHAND	42.2	16
14	UTTAR PRADESH	40.0	14
15	RAJASTHAN	38.9	15
16	HIMACHAL PRADESH	38.6	10
17	GUJARAT	34.8	17
18	MADHYA PRADESH	32.1	18
19	HARYANA	28.0	19
20	PUNJAB	24.9	13

BEST PERFORMING SMALL STATES ENVIRONMENT

RANK 2022	STATE	SCORE OUT OF 90	RANK 2021
1	MIZORAM	74.8	1
2	MEGHALAYA	73.9	2
3	PUDUCHERRY	66.7	3
4	NAGALAND	66.0	4
5	GOA	64.0	5
6	SIKKIM	60.3	6
7	ARUNACHAL PRADESH	53.1	7
8	TRIPURA	47.3	8
9	MANIPUR	37.1	9
10	DELHI	33.2	10

MOST IMPROVED SMALL STATES ENVIRONMENT

RANK 2022	STATE	SCORE OUT OF 90	RANK 2021
1	SIKKIM	63.0	1
2	DELHI	61.9	2
3	PUDUCHERRY	54.4	3
4	MEGHALAYA	45.1	4
5	ARUNACHAL PRADESH	43.0	5
6	NAGALAND	33.2	7
7	TRIPURA	33.1	6
8	MIZORAM	29.0	8
9	GOA	25.9	9
10	MANIPUR	14.8	10

Parameters: SO2 concentration (residential + industrial), NO2 Concentration (residential + industrial), PM 10 concentration (residential + industrial), tree cover to total geographical area, PM 2.5 concentration (residential + industrial), forest cover to total geographical area

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Eighteen new ambient air quality stations have been set up. Yearly SO_2 concentration has dropped from 26.02 in 2016 to 16.34 in 2020, a 37 per cent reduction; NO_2 concentration has reduced from 24.11 to 19.88. Separately, the government has set up 27 stations to monitor the water quality of the seven major rivers in the state. To manage solid waste in urban centres, Mission Clean City, or the 'Ambikapur Model', has been extended across the state.

In terms of forest cover, the state has mandated plantation in 30 per cent of industrial area. Between 2015 and 2019, forest cover increased from 41.12 per cent to 41.14 per cent, and tree cover from 2.6 per cent to 3.1 per cent. "Mahatma Gandhi's idea of development revolved around balancing our needs with nature. Programmes and policies in the past four years have been put in place keeping his ideals in mind," says Chief Minister Bhupesh Baghel.

Most Improved Small State: Sikkim

Who can understand the forest better than its direct beneficiaries? With its large forest cover (47 per cent of the geographical area), Sikkim has much at stake. The government has set up various committees to ensure grassroots participation. A collaboration with the Japan International Cooperation Agency has facilitated loans for developing systems with entry-point activities like building village roads, washrooms, homestays, etc. Another project, with the United Nations Development Programme, has been training youth in adventure and nature tourism.

Forest fires are another hazard—there were 54 of them last year. The Sikkim government has deployed satellite mapping to identify vulnerable points and created fire lines, which denote safe areas for felling trees so that forest fires can be prevented from spreading. ■

–Jeemon Jacob, Kaushik Deka and Rahul Noronha

CATEGORY WINNERS **CLEANLINESS**

FIGHTING FILTH
Delhi chief minister Arvind Kejriwal

BANDEEP SINGH

A CLEAN SWEEP

Delhi and Gujarat take the top spot in cleanliness while Haryana shows remarkable improvement

Gujarat, which had a head start on cleanliness, being a thrust for the government under Chief Minister Narendra Modi, has come a long way. It has topped the ranks this year in cleanliness among big states, improving its last year's No. 2 position. Among small states, Delhi is the best performing as well as the most improved. It was at No. 4 and No. 3, respectively, last year in the two categories. No wonder, the New Delhi Municipal Council (NDMC), with its world-class infrastructure, has secured a place in the top 10 in the Swachh Survekshan of 2022. It is evident from the posh settlements in the area. Neighbouring Haryana, among big states, has improved the most in the past five years—from No. 18 in 2018 to No. 1 this year. The ministry of housing and urban affairs' 2021 data says that Haryana has the capacity to process 74

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per cent of the municipal waste, which has significantly contributed to its performance as a clean state.

Best Performing Big State: Gujarat

As chief minister, Modi had often spoken about maintaining cleanliness in surroundings—not just one's house, but making cleanliness a part of one's duties as a citizen. As early as 2007-08, the 'Swasth Gam, Swachh Gam' scheme was launched to raise awareness levels at the village level about sanitation and cleanliness. A provision of Rs 600 crore was made under this scheme. In 2016-17, the Mahatma Gandhi Swachhata Mission was launched whereby all gram panchayats were given monetary assistance for door-to-door collection and dumping of the collected waste in the landfill site. By 2016, Gujarat had declared itself 100 per cent ODF (Open defecation free). This claim was, however, disputed by NGOs and independent agencies, including the Comptroller and Auditor General of India in 2018. Ongoing awareness campaigns and administrative efforts have covered much ground, but challenges remain. Clean environment, safe drinking water and sanitation are among the six clearly stated aims under Human Development initiatives stated in the socio-economic review of the state government, released with the state budget in February 2022—97.5 per cent of households have access to improved sources of drinking water and 99.5 per cent of schools have girls' toilets. Women continue to be loyal BJP voters because the government has been hard at work in replacing kerosene and wood burning with clean cooking gas options, particularly in rural households, which have led to better health for women. In 2021, 52.6 per cent of households used clean fuel for cooking, according to the National Family Health Survey of India. If the cities of Gujarat appear clean, there is a reason. According to the ministry of housing and urban affairs, 93 per cent of municipal waste is processed. However, only 39.7 per cent of this is converted to renewable sources of energy, data accessed from the ministry of power indicates. Surat ranks second in the category of the cleanest city for the Swachh Survekshan Award 2022. Ahmedabad and Rajkot also top in other categories.

> **CLEAN ENVIRONMENT, SAFE DRINKING WATER AND SANITATION ARE AMONG GUJARAT'S SIX STATED AIMS**

Best Performing and Most Improved Small State: Delhi

The system of cleaning the capital of Delhi is as complex as its administrative system. The NDMC looks after the work of cleaning the entire Lutyens Zone and Connaught Place, while the rest of the city is handed over to the Municipal Corporation of Delhi (MCD).

BEST PERFORMING BIG STATES CLEANLINESS

RANK 2022	STATE	SCORE OUT OF 70	RANK 2021
1	GUJARAT	53.6	2
2	PUNJAB	53.5	1
3	TAMIL NADU	50.1	7
4	KERALA	49.1	3
5	HIMACHAL PRADESH	48.6	5
6	HARYANA	45.0	11
7	TELANGANA	44.3	4
8	KARNATAKA	43.9	6
9	ANDHRA PRADESH	41.7	8
10	UTTAR PRADESH	39.8	9
11	MAHARASHTRA	39.0	10
12	WEST BENGAL	38.6	14
13	UTTARAKHAND	36.7	16
14	RAJASTHAN	33.8	12
15	CHHATTISGARH	32.5	17
16	MADHYA PRADESH	32.0	13
17	BIHAR	23.5	15
18	ODISHA	20.3	19
19	ASSAM	18.3	20
20	JHARKHAND	17.9	18

BEST PERFORMING SMALL STATES CLEANLINESS

RANK 2022	STATE	SCORE OUT OF 70	RANK 2021
1	DELHI	54.9	4
2	GOA	48.8	1
3	PUDUCHERRY	40.7	3
4	SIKKIM	40.6	2
5	MIZORAM	38.4	5
6	NAGALAND	28.2	6
7	ARUNACHAL PRADESH	28.0	7
8	TRIPURA	20.9	8
9	MANIPUR	16.6	9
10	MEGHALAYA	13.8	10

Parameters: % of households with improved sanitation facility, % of schools with separate toilet facility for girls, % of households using improved source of drinking water, % of households using clean fuel

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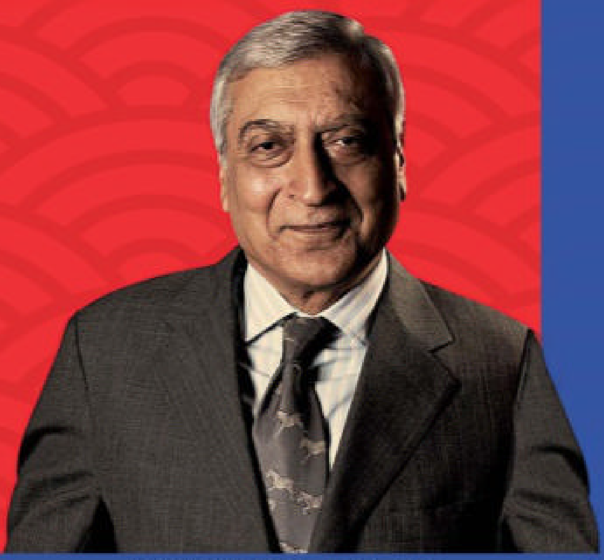
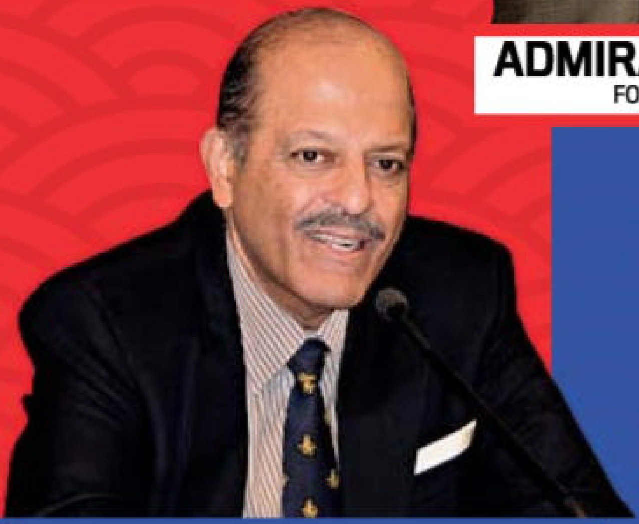


KANWAL SIBAL
FORMER FOREIGN SECRETARY

ADMIRAL ARUN PRAKASH
FORMER CHIEF OF NAVAL STAFF



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MOST IMPROVED BIG STATES CLEANLINESS

RANK 2022	STATE	SCORE OUT OF 70	RANK 2021
1	HARYANA	56.9	5
2	JHARKHAND	53.4	2
3	MADHYA PRADESH	49.8	4
4	CHHATTISGARH	49.6	18
5	ODISHA	48.9	3
6	ASSAM	47.3	1
7	WEST BENGAL	46.0	17
8	UTTAR PRADESH	45.0	11
9	GUJARAT	44.6	15
10	RAJASTHAN	44.2	8
11	UTTARAKHAND	42.5	9
12	TAMIL NADU	42.2	12
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MOST IMPROVED SMALL STATES CLEANLINESS

RANK 2022	STATE	SCORE OUT OF 70	RANK 2021
1	DELHI	59.5	3
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6	ARUNACHAL PRADESH	35.4	7
7	TRIPURA	33.2	8
8	NAGALAND	31.4	9
9	MIZORAM	29.8	5
10	SIKKIM	29.3	10

for cooking, % renewable energy to total installed capacity, % municipal solid waste processing

DELHI'S CLEANLINESS HAS IMPROVED BUT THE GARBAGE MOUNTAINS ARE STILL A BIG HURDLE

Apart from this, the maintenance, cleaning and beautification of the roads, which are under the Delhi government, except the National Highway, is in the hands of the Public Works Department. NDMC has scored 90 per cent or above in garbage collection from homes, cleaning of roads, beautification, cleaning of drains, and daily cleaning of residential areas etc. There were three municipal corporations in Delhi at the time of the survey and all three had improved compared to their previous rankings, but in April 2022, all three corporations were replaced by one municipal corporation, so their performance in terms of cleanliness could not be judged. In Delhi, 11,144 tonnes of garbage are generated daily, making their complete disposal a complicated task. The city-state's situation has improved in terms of cleanliness but the mountains of garbage are still a huge eyesore. With the victory of the Aam Aadmi Party in the MCD elections, there is also a double-engine government, which may help the broom do its sweeping effectively.

Most Improved Big State: Haryana

Chief Minister Manohar Lal Khattar deals with two mammoth challenges of maintaining cleanliness not only in the urban centres but also in keeping the farmers away from burning stubble, which adds to the National Capital Region's air pollution levels. These include door-to-door garbage collection in the towns and processing the waste. In 2020, the National Green Tribunal had found that the state had 22 dumps, where 6.03 million metric tonnes of garbage were dumped. To augment the capacity, Haryana launched the Swachhata campaign in October this year, under which solid waste management plants are being set up in a phased manner. To encourage the farmers to not burn the stubble, Haryana has decided to continue with the Rs 1,000 per acre compensation and has installed processing units as well. This year, the state saw a 47.6 per cent decline in instances to 3,661, from 6,987 in 2021. Meanwhile, Khattar is pushing hard to ensure last-mile connectivity for an improved source of drinking water for households. In 2019-21, the number was 98.6 per cent. In the same period, the NFHS survey found out that 52.2 per cent of the households had access to clean fuels. Khattar says his government put emphasis on reducing the pollution levels. As a result, there has been a drastic reduction in the use of diesel-run generators in Gurugram's housing societies. Haryana is asking for more allocation of natural gas so that the industry running on polluting fuel can efficiently switch to gas. ■

–Jumana Shah, Manish Dixit and Anilesh S. Mahajan

INDIA TODAY

SMART MON₹Y

MONEY MISTAKES TO AVOID

NEED TO KNOW
WHAT AN RBI RATE HIKE MEANS FOR YOU

Illustration by SIDDHANT JUMDE

COVER STORY

AVOID THESE STUPID MONEY MISTAKES

Who doesn't make a bad financial decision sometimes? Rather than rue it, learning from the experience can leave you wiser and richer. Here are a few common financial mistakes to look out for

By **Narayan Krishnamurthy**

Managing money isn't easy. Education up to graduation rarely focuses on this essential life skill. Often, what one gathers is from parents, siblings and friends who may have unknowingly committed mistakes in their financial decisions. Moreover, easy credit, mixed voices, conflicting advice on finance from various sources and financial jargon prove to be the other challenges. It is easy to commit financial mistakes, especially when one has so many things to juggle around and distract us.

Naturally, mistakes related to money happen all the time and you are not alone if you have any financial regrets of your own. Regardless of your age or life stage or current financial position, understanding money-related mistakes and how you can avoid them can help you get back on the path to financial independence. But, knowing where to start can be a challenge and often it takes several mistakes before one realises the error of their financial ways by which time the negative consequences have already had their effect.

Often, financial advice sounds simple. Save more, spend less, be adequately insured, have a financial plan and invest right are some of the phrases that make it all sound easy. However, it can be challenging to keep up and more difficult to figure out which of this advice is worth following. Money mistakes are arguably subjective. For instance, a car loan is expensive, but you need the car to commute to work, which in turn enhances your work profile. It is tempting to bury our heads in the sand when it comes to our financial life, which could have some financially catastrophic outcomes.

There is nothing wrong with making a mistake, even when it comes to your finances. However, it becomes a problem if you keep committing the same mistakes over and over again, without realising it. Learning from these common money mistakes can prevent headaches and position you for a solid financial future.

> **THE PROBLEM ARISES IF YOU KEEP MAKING THE SAME MISTAKE OVER AND OVER AGAIN, WITHOUT REALISING IT**

Most mistakes are avoidable, at least in hindsight. Mistakes happen at a young age as much as they happen when you are old, they happen when you are employed or after you retire. Remember, when it comes to personal finance, they are personal to you and a one-size-fits-all approach is a disaster in the making. To help you come to grips with your finances, we have looked at the 35 most common mistakes people make and what you can learn from them and apply to your life. The list is not comprehensive and there are many other unique mistakes that one may make. What is important is to arm yourself with knowledge and be on the lookout to avoid these mistakes. ■

Illustrations by SIDDHANT JUMDE

FINANCIAL PLANNING

A well-prepared financial plan can not only help you achieve your life's financial goals, it can also pave the path for financial independence. Avoid making these financial planning mistakes to realise your financial goals

1. FAILING TO MAKE A PLAN

People often spend more time planning a party or vacation than their personal finances. A personal finance plan can act like a guide map that can help you state what you wish to achieve financially.

THE SOLUTION: Instead of having vague financial goals, set specific and time-bound ones with a value attached to each. This way, you will know the many financial goals you have. Work on each one of them and realise them in a timely manner.

2. NOT HAVING AN EMERGENCY FUND

It is normal to assume that bad things won't happen to you. Don't let such an assumption leave you in a financial lurch because you didn't anticipate it.

THE SOLUTION: One of the first rules of financial planning is to create an emergency fund that can take care of three-six months of your regular household expenses were you to lose your job or be without an income in the short run. This buffer can be large or small, depending on your particular stage in life, lifestyle and financial commitments.

3. AVOIDING DISCUSSIONS

Money matters pertaining to a family should be jointly discussed between spouses. Not doing so leaves scope for conflict with one's spouse regarding financial decisions for the family.

THE SOLUTION: Be communicative about money with your spouse. This way you will know how each of you treats money and reacts

INSURANCE

Life insurance-related mistakes hurt the ones you love the most, while health insurance mistakes can impact you and your family. These mistakes are best avoided

1. INADEQUATE COVER OR UNDER INSURANCE

At the time of buying life insurance, think about who will pay for your family's food and shelter for the next many years in your absence. Who will square off your existing debts or provide for essential family financial goals—child's education or retirement of the spouse? Will there be enough money after you to maintain their lifestyle?

When it comes to health insurance, medical risks are on the rise and so are related expenses, so any compromise on the cover means you need to compensate from your own pocket. Insuring your vehicle or home or gadgets needs to be done with similar alacrity.

THE SOLUTION: Go for a thorough analysis of your life insurance needs and factor in inflation when considering current expenses. Similarly, with health insurance, consider the state of your health, including family history and prevailing medical costs, for some of the serious health risks and opt for a cover that meets all criteria.

2. CHOOSING THE CHEAPEST POLICY

Everyone wants to get a good deal on insurance, but picking the policy with the lowest premium might cost you (or your family) a lot more when the policy benefits are exercised if it is not the right policy for your needs.

THE SOLUTION: Do not compare policies solely on premium cost; there are several other factors such as claims history, track record of the company, the exclusions, terms and conditions, besides the cover under the policy.

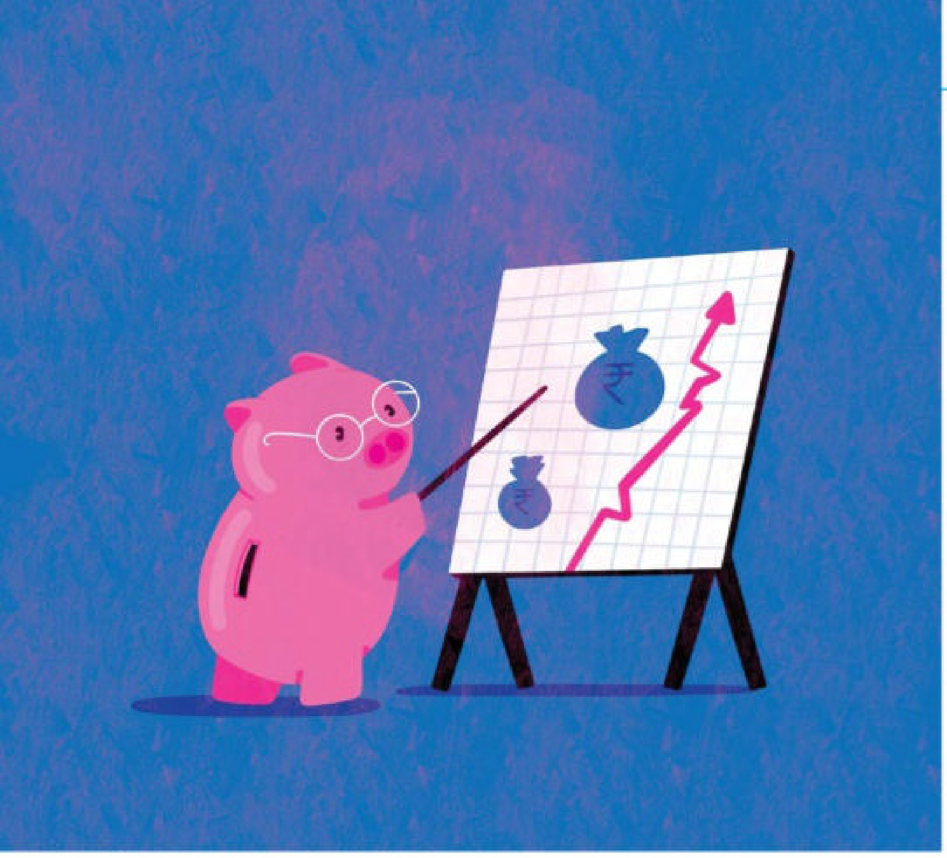
3. POLICY MISMATCH

A quick list: You have a life insurance policy in which the cover ends when you turn 50, or the policy offers savings and investments instead of life cover. Your health insurance doesn't cover pre-existing diseases or does not provide for insurance once you reach the senior citizen age group. Your car insurance doesn't cover for damage due to rain or the gadget is not insured for theft.

THE SOLUTION: List out your insurance needs and approach a knowledgeable professional to see if you have the right type of insurance. Do not dump existing insurance before getting a detailed explanation on disadvantages. There are many new types of policies that didn't exist earlier. It may be a good move to switch to these instead of continuing with your old plans that do not serve your purpose any more.

4. FAILING TO REVIEW YOUR INSURANCE

Many policies are meant to serve a



to financial outcomes. Joint discussion among couples can help in framing clear family financial decisions which could also include growing or adult children so that everyone knows where they stand and the family's financial position.

4. NOT HAVING A BUDGET

It is easy to put off saving when you are young and live paycheque-to-paycheque. By not knowing where your money goes, you live a life that can be a challenge for your finance. Such a habit can be harmful to your financial future.

THE SOLUTION: Understand where and how much money comes in and where it goes. Having a budget helps you allocate money towards different aspects, be it saving, investing or spending.

5. DOING IT YOURSELF

Developing your own financial plan can be daunting which is why people postpone the decision to have a plan in the first place.

THE SOLUTION: A few things are best left to experts, since the DIY approach to financial planning is not for everyone. A certified financial planner is familiar with the whole exercise of assessing a person's financial needs and ways to realise them. They can guide you to realise set goals and hand-hold you when the going gets tough. ■

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specific purpose. For instance, you may have taken additional life insurance to cover for a huge home loan, but if you have prepaid the loan, the policy may no longer be necessary. Likewise, you may have taken a family floater health policy, but with advancing age and growing children, you may need individual policies. Not updating nominations is a regular mistake, which could decide who receives the policy proceeds.

THE SOLUTION: Check on your existing insurance policies for their purpose once every three years or as and when you hit important life stages such as becoming a parent or approaching retirement or having met with a lifestyle illness. Decide to continue or discontinue policies based on your prevailing circumstances. Likewise, check to see if the beneficiaries named are the people you want now as the ones receiving benefits.

5. RELYING ONLY ON EMPLOYER-PROVIDED INSURANCE

Many workers get group term life insurance and group health insurance as part of their employee benefits packages. While both these are excellent perks that can help protect your family, the policy benefits are often small and not necessarily enough for your specific needs. Moreover, the moment you leave the company, the policy benefits cease.

THE SOLUTION: An employer-provided policy could act as a backup and you should check for its portability when you move companies. There may be additional costs involved when you port the policy from employer-provided to the self-paid option. It is often worth porting health insurance because of the health-related history that resides with the policy, which can decide the cover you get in future.

DO NOT THINK OF INSURANCE PREMIUM AS AN EXPENSE WHEN TAKING A COVER

6. NOT EXPLORING ADD-ONS

There are add-on riders with life insurance and add-ons with health as well as motor insurance and so on. The add-ons have specific cover and address unique needs that can enhance the scope of insurance at a marginal cost.

THE SOLUTION: Consider add-ons offered, the cost and how they help consolidate your insurance needs and include add-ons when taking the base policy to which they can be added. For instance, a critical illness rider with life insurance pays a lump sum when a critical illness is contracted instead of paying you for the treatment. In the case of health insurance, top-up and super top-up are options that enhance the scope of insurance at a marginal cost. There is zero depreciation with car insurance that can come in handy, but all these add-ons need to be included with the policy when you buy it.

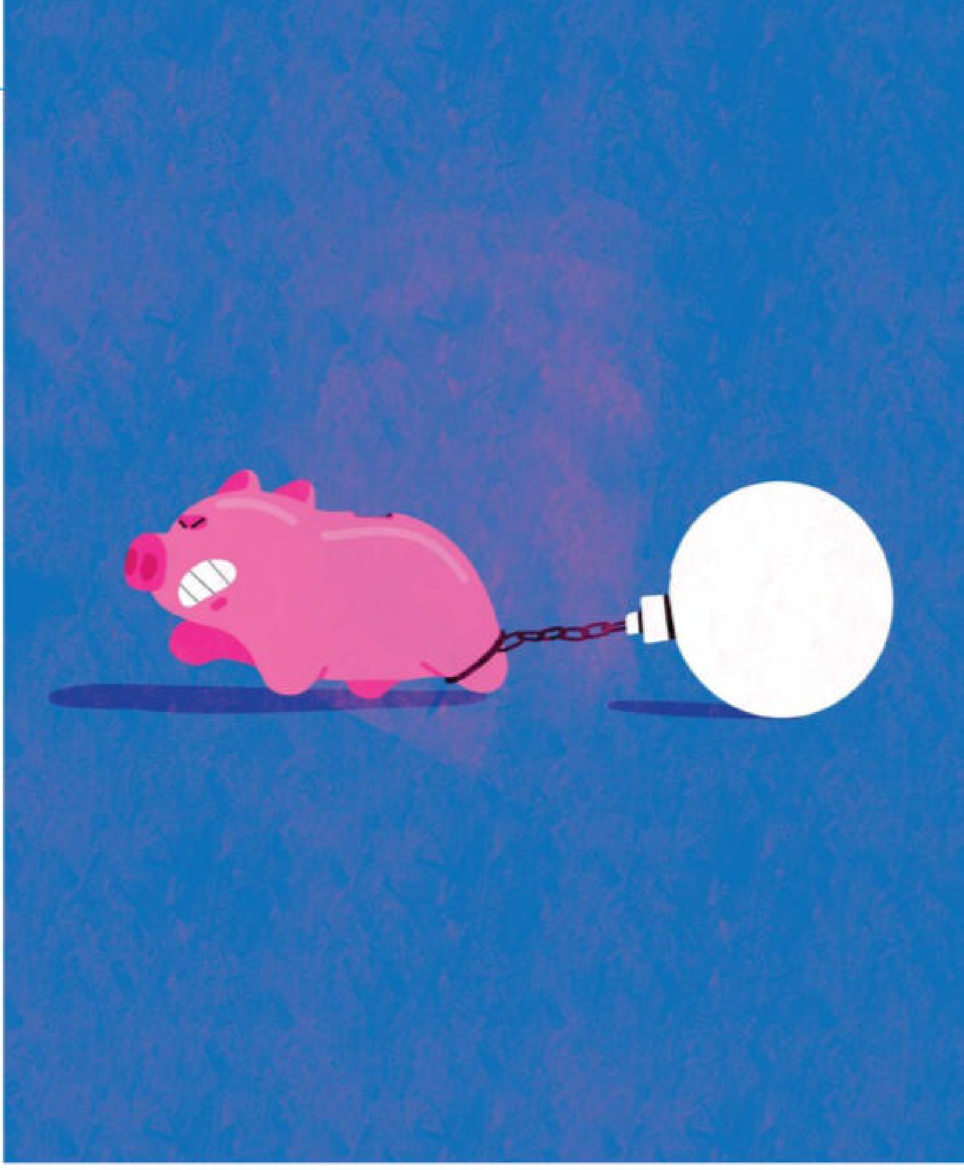
7. OVERLOOKING DETAILS

Not stating or concealing facts could result in the denial of insurance benefits. Failing to read the terms and conditions or neglecting the policy document for details can prove to be expensive.

THE SOLUTION: By not stating the medical history of hypertension, for instance, your claim may be denied if the said claim is based on the same fact. Likewise, in case of life insurance policies where a health check-up is necessary, do not forget to mention any specific detail that may return to haunt you at the time of filing your claim. A lot of insurance terms such as co-pay, sub-limits, rider benefits etc. are not easy to comprehend. Make an effort to do so while buying the policy. ■

LOANS

Borrowing-related mistakes cost you more than you imagine. For instance, skipping an EMI or extending the loan tenure when the interest rates go up can put your finances in disorder



1. NOT CHECKING YOUR CREDIT SCORE

Borrowers are unaware of their credit scores when they apply for a loan. Often, loans are denied simply due to a poor credit score.

THE SOLUTION: Lenders typically look for a good credit score when reviewing a loan application, so it is advisable to make sure that you have a good credit score before you apply. You could check your credit easily and free of cost on credit bureaus or on lending platforms. Check your credit score at least once a year or 3-6 months before applying for a loan. If there are errors on your credit report, which are affecting the score, report and rectify the mistake. At no time ignore past unsettled loans.

2. REVOLVING CREDIT

It is tempting to pay the minimum balance, delay loan repayment or skip the repayment. These factors come at a cost on the borrowing as well as have an impact on your credit score, which could impact a loan you take in the future.

THE SOLUTION: Pay credit card dues in total and do not skip EMIs on loans. If you have trouble with repayment, speak to your lender to devise a revised payment structure. Work on a household budget with a clean loan repayment schedule to avoid revolving credit.

3. MAXIMUM BORROWING

Often, one borrows more than what they can comfortably repay or borrow a higher sum because it is available. Challenges crop up when you find it tough to repay the loan. Likewise, when you borrow more than you need, you tend to ignore the cost of the loan.

THE SOLUTION: Keep the combined loan repayment or the EMI amount to 30-35 per cent of your net income for comfortable repayment. When EMIs go up because of rising interest rates, you have the option to increase the loan tenure to reduce the impact of higher EMIs. Opt for this convenience only if you are finding it difficult to manage, because as you extend the loan tenure, you end up paying for a significant interest component over time.

When you borrow more than you need, you overlook the fact that the loan comes at a repayment cost. If your savings and investments do not earn more than the borrowing cost, you are being inefficient with your finances.

WHEN YOU BORROW MORE THAN YOU NEED, YOU OVERLOOK THE FACT THAT THE LOAN COMES AT A REPAYMENT COST

4. ASSUMING ALL LOANS TO BE ALIKE

Fundamentally, all loans are alike—you borrow money and pay interest on repayment over a fixed tenure as per the loan contract. But not all loans cost the same or come with benefits and advantages that could work in your favour.

THE SOLUTION: Loans could be secured like a home loan or unsecured like a credit card outstanding, and the interest rate and repayment structure of each of these loans are different. Make sure you understand the loan you are taking and how it works and impacts your repayment. Moreover, home and education loans provide tax incentives on repayment, which is not the case with personal loans or credit card repayment.

5. HIDDEN COSTS AND FEES

Not knowing the terms and conditions of the loans can cost you and even impact your credit score. Every loan has a different cost structure, penalties and charges applicable. It is important to be on top of the small print and facts associated with the loan.

THE SOLUTION: Do not take loans for granted. Charges applicable in case of delays, part payment or default are all clearly mentioned in the sanctioned loan document. Make sure you are aware of the costs associated in case of repayment delays and default. Likewise, there are costs associated if you pre-pay certain loans, something you could easily avoid. ■

RETIREMENT

Retirement may seem a distant event for someone in their 20s, but to live a comfortable life in retirement, you need to think ahead and plan accordingly. Don't fall prey to retirement planning missteps

1. WAITING TO START

Retirement means different things to different people, but it is the stage in life when you no more have an active income and live off your savings and investments. Don't wait for the best day to start working towards your retirement.

THE SOLUTION: You need to start planning towards your retirement from the day you start earning. Retirement is a long-term financial goal and it will be in your interest to start saving towards it at the earliest. Start by saving small and then add to it over time as your affordability goes up and you know how much you may actually need to save towards retirement.

2. NOT MAKING A PLAN

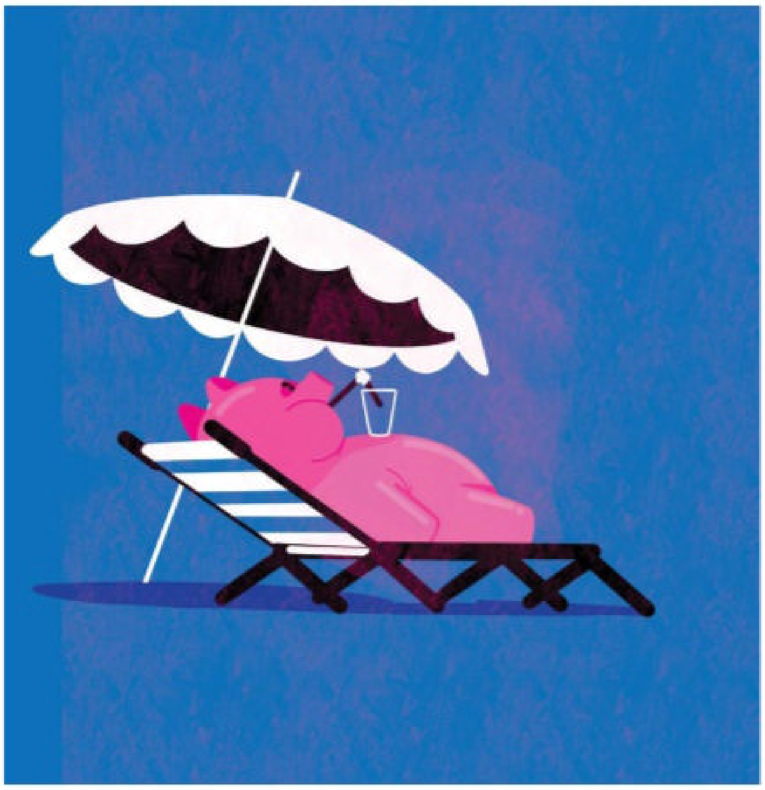
Unlike other financial goals, which can also be met with loans or delayed, retirement has no such flexibility. Not having a retirement plan is akin to participating in a treasure hunt without a map.

THE SOLUTION: For most people, the retirement age is fixed unless they are professionals or run their own businesses. It is a matter of when and not if you will retire, so make a plan at the earliest and work towards it.

3. UNDERESTIMATING INFLATION

The impact of inflation can be the difference between a comfortable retirement versus one fraught with worry and uncertainty. For instance, the value of Rs 1 lakh today will be worth less than Rs 50,000 a decade later with 8 per cent inflation. Over three decades, it would be worth Rs 20,000. As retirement is a long way to go, do not ignore the impact of inflation on it.

THE SOLUTION: When planning for retirement, factor in inflation. Understand the difference between nominal and real returns and that real returns factor prevailing inflation, and should be positive in value. With inflation being on the rise over the years, it is a good idea to review the progress made by your retirement savings to match your existing lifestyle.



4. UNDERESTIMATING MEDICAL EXPENSES

Good health and age do not necessarily go hand-in-hand. With advancing age, health issues crop up, many of them requiring urgent and long-term medical care. As medical inflation is higher than general inflation, it must be considered when planning for health-care costs in retirement.

THE SOLUTION: Do not ignore your health. Being healthy has its own advantages. You don't fall sick to spend money. As life is uncertain, you should have health insurance for as long as you can take it. There are senior citizen health insurance policies that are focused solely on senior citizens. You could also continue policies that you may have taken early in life for as long a period as they are available.

5. DIPPING IN EARLY

Retirement savings—mandatory or otherwise—are often the go-to resource for contingencies. The belief that one has the time to retire and hence can dip into retirement savings is a common trap. This leaves a huge dent in the money that one could save versus what one actually manages to save.

THE SOLUTION: Retirement savings are not a backup for other financial goals and emergencies. Have dedicated retirement savings and investments that are to be used only when you retire. Imbibe this discipline from an early stage. By dipping into dedicated retirement savings and investments, you deny these savings from benefiting from the power of compounding and long-term wealth creation prospects in addition to a comfortable retirement corpus.

6. NOT UPDATING DOCUMENTS

No one likes to think about death, but it's a reality, and your retirement planning needs to include estate planning (how you wish your assets are distributed after you). One waits for too long to change the holding structure of assets or even nomination and make a will. Given the rising longevity and health complications, one may not be able to make the right decision on what happens to their lives and assets at an advanced stage.

THE SOLUTION: You are never too young to make a will. The moment you have assets of some form, have a basic will in place. You can keep updating your will as you get older to align with changes you wish to make in the way your assets are distributed. Likewise, with age, there may be issues pertaining to your ability to make your own decisions. You can decide how you wish to be treated or otherwise in case of terminal illness or in a phase when you are no longer able to decide for yourself. You could have a Power of Attorney or have guardianship in place for your best interest. ■

INCOME TAX

Over the years, stricter compliance has significantly brought down the number of income tax mistakes one can commit. Yet, there are a few tax-related mistakes one should be careful about

1. FAILING TO FILE RETURNS

There are chances that you have forgotten to file your tax returns or have mistakenly assumed that TDS (tax deducted at source) or any other tax deduction is equivalent to having filed tax returns.

THE SOLUTION: TDS or any other form of deduction is on the income that you earn. If this income is above Rs 2.5 lakh in a given financial year, then you are bound to duly file an Income Tax Return or ITR. This income is calculated before accounting for all the deductions.

2. MISSING THE DEADLINE

There is a last date to file tax returns for a financial year, which is mostly the last day of July 2022. One may miss this deadline due to many reasons—inadequate time to keep the paperwork ready, lack of time or just forgetting to file it.

THE SOLUTION: It is best to file your returns as soon as you have the necessary documents in place and much before the deadline. The deadline is often extended and one could use the extension to file returns. If one still forgets, there are penalties and fines that one needs to pay to file their tax returns for a financial year. Save yourself the hassle and the stress by adhering to the deadline.

3. INCORRECT INFORMATION

There may be instances of incorrect PAN details on your returns or TDS, there could be discrepancies with bank account details linked to your tax returns or spelling mistakes in your name, among other things. All these could result in your failure to file your returns or for the income tax department to reject your returns.

THE SOLUTION: Ensure all the details mentioned are accurate; get them rectified if there are errors. Make sure to link your PAN with your bank account for the timely transfer of refunds.

4. NOT CHECKING FORM 26AS

Form 26AS contains information about your income and the advance tax paid, TDS, self-assessment tax paid and tax credits. All these make it a critical document. Sometimes, there could be a mismatch between the information in Form 26AS and the employer's Form 16.

THE SOLUTION: Instead of blindly relying on the details of Form 26AS, make sure to cross-check them

FILE YOUR RETURNS AS SOON AS YOU HAVE THE NECESSARY DOCUMENTS IN PLACE AND MUCH BEFORE THE DEADLINE

INVESTING

There are several instruments and asset classes to put money into and each has to be considered carefully before investing. But do avoid the following mistakes

1. FAILING TO DIVERSIFY

Just because investments in a particular asset class or instruments earned great returns doesn't mean one has to take huge exposure in that alone. Market moves depend on several factors and having such a concentrated position can be disastrous.

THE SOLUTION: The best way to create a portfolio is to spread the investment risk across asset classes by way of diversification. Seek professional advice for optimum diversification to suit your investment objective as well as the risk that you can take when investing.

2. EXPECTING UNREALISTIC RETURNS

Every investor has a different risk appetite and invests in an instrument that has different returns potential. Just because someone known to you earned great returns on investment doesn't mean you can earn the same.

THE SOLUTION: Be realistic with investment returns. For instance, someone new to investing, who has never looked beyond bank deposits, should first look to invest in instruments that post better returns than the bank deposit. Know the returns potential of different asset classes and instruments before investing in them.

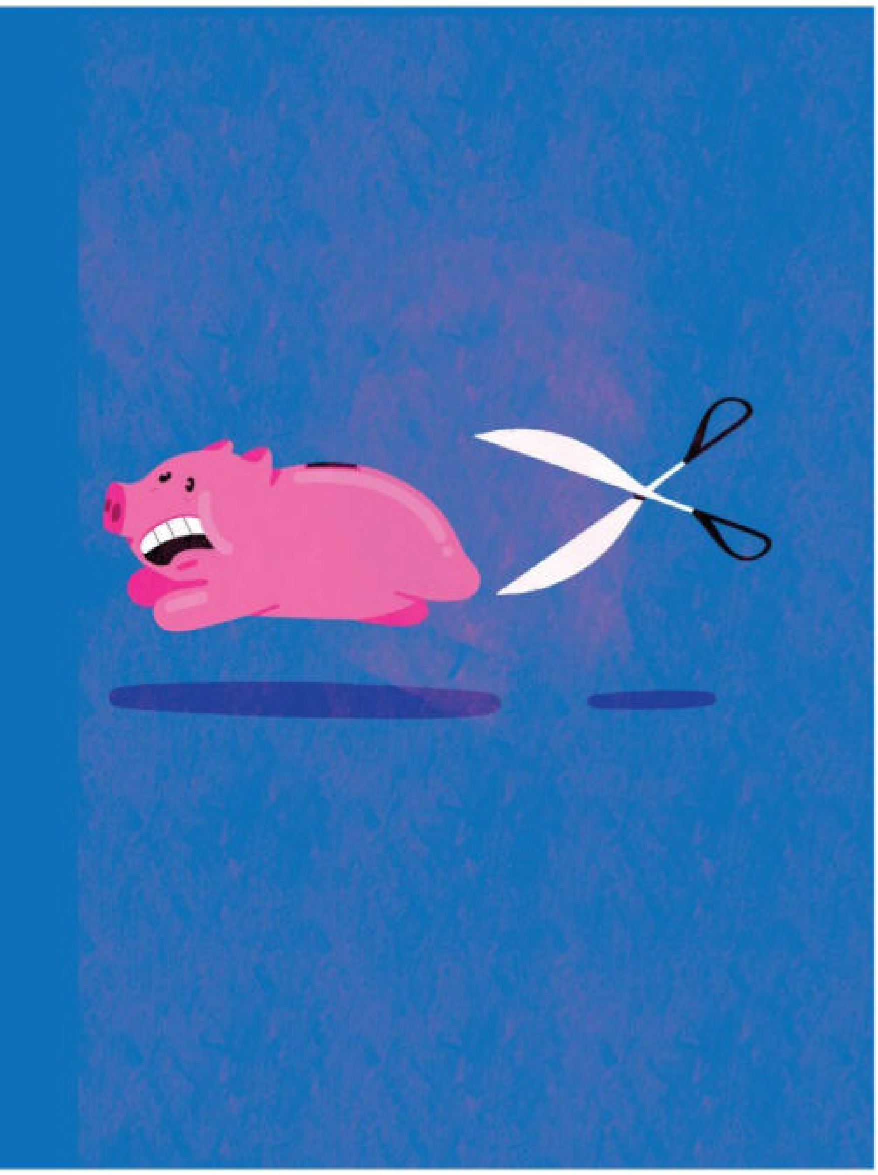
3. LETTING EMOTIONS TAKE OVER

Investing is an emotional issue and can impede decision-making. Don't let your heart rule your investment decisions and have your returns take a hit.

THE SOLUTION: Engage an advisor or expert who can guide you through difficult choices or learn about different investments and how to navigate them. More importantly, invest with a goal and plan to ensure you make the right choices and achieve the desired outcomes.

4. REACTING TO THE NEWS

Market movements are like heartbeats. They go up and down due to several factors. Do not let them define where and how you invest.



with the information in Form 16 before filing your ITR. Do provide details of all your existing bank accounts if not already done.

5. OMITTING CAPITAL GAINS

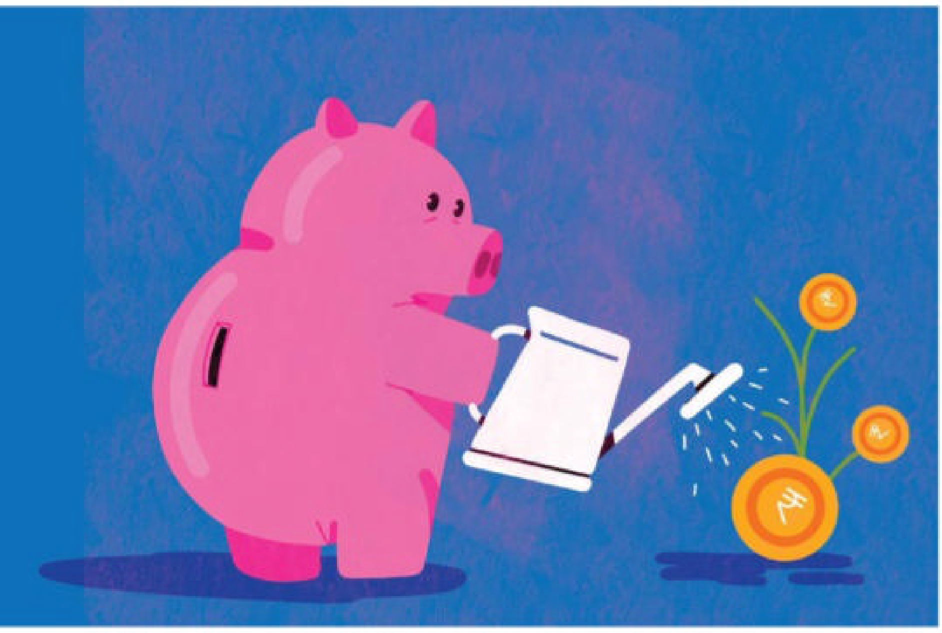
It is mandatory to mention capital gains or losses in the ITR. Income from shares and mutual funds, sale of property and any other form of capital gains come under the purview of capital gains. If you fail to mention any such profit or loss, it may lead to a tax audit.

THE SOLUTION: The income tax department allows taxpayers to check their Capital Gains Statement, something which is generated with mutual fund and share sales transactions. It is in your interest to be aware of the tax implication on the sale of assets leading to capital gains and keep track of the same.

6. NOT VERIFYING ITR

It is one thing to file the ITR and another to get it verified. Often taxpayers may have made errors in filing returns, which the tax department informs the taxpayer about to rectify. A period of 120 days after the ITR deadline is provided to verify the ITR. This can be done through Aadhaar OTP or the bank's online banking service.

THE SOLUTION: If you file the ITR without an Aadhaar-based verification and digital signature, you need to send a signed copy of ITR-V to the Bengaluru branch of the IT department's Centralised Processing Centre (CPC) within 120 days of e-filing. If you fail to send the ITR-V to CPC, your filing will not be validated. ■



THE SOLUTION: Markets internalise news and events while evaluating, especially equity investments. Investors need to have a long-term as well as short-term perspective on their investments, which may be different from the news events that govern the performance of the particular investment. The key to becoming a successful investor is to extract information from noise and not let the noise govern your investment decisions.

5. TIMING THE MARKET

When investing in stock markets, the wisdom is to buy low and sell high. In practice, it is only in hindsight that one clearly understands when the exact low was and when a high was achieved.

THE SOLUTION: Instead of timing the market, spend time in the market by staying invested for the long term. Similarly, instead of adopting a trading approach to investing by frequently buying and selling investments, invest with a clear time-frame and objective. If you invest for 10 years or more, you should certainly not be looking at returns every few weeks.

6. NOT REVIEWING INVESTMENTS REGULARLY

Choosing an investment that works for you is a good move. However, investments change the way they perform over time and may not work the way you expect them to any more.

THE SOLUTION: When you have a diversified portfolio, there is a great chance that some investments will go up while others come down. Review your investments once a year or at appropriate periodicity to check if they still work for you. If so, stay invested in them; if not, exit them and look for alternative options. ■

NEED TO KNOW

WHAT DOES AN RBI RATE HIKE MEAN FOR YOU?

Existing borrowers need to rethink their loan repayment strategy as they face higher EMI outgo

Illustration by SIDDHANT JUMDE

The Reserve Bank of India (RBI) has increased the repo rate, which is the interest rate at which the central bank lends money to commercial banks. It impacts your finances in several ways. With a 35 basis points (bps) hike, the repo rate now is at 6.35 per cent, which is the highest since August 2018 and has been on the upswing since May this year. As deposit and loan interest rates offered by banks are linked to the repo rate, both loan and interest on deposits will be impacted. While depositors will cheer the move, those servicing loans will face higher EMI outgo.

Almost all loans that were disbursed since October 2019 are linked to the repo rate and the impact can be seen with lenders informing borrowers about the rise in EMIs. With a cumulative 225 bps increase in repo rate since the beginning of this financial year, the impact of the recent hike will pinch borrowers the most. Already EMIs have been on the rise, and any room to increase the home loan tenure to maintain the EMI appears to have been exhausted by those who wanted to maintain the EMI and raise the loan tenure, especially for home loans.

On their part, banks and other lenders are known to pass the EMI burden immediately to customers, but take time to increase the interest rates on deposits. One of the reasons for such a move is because of the impact that such a move has on their profits when shifting the increase in repo rate burden to consumers on their profits. The same, however, is not the case when it comes to increasing the rates on deposits. Moreover, unlike the increase in EMIs on home loans, which is immediate for existing borrowers, there is no such reprieve for deposit holders as existing deposits are locked in at interest rates prevailing at the time of making the deposit.

In a rising interest rate environment, existing borrowers need to rethink their loan repayment strategy. They should consider prepaying loans if possible, or opt for increased EMIs instead of stretching the loan tenure, which may be convenient but comes at the cost of paying a high interest component over the loan tenure. Make sure you are not using more than 40-50 per cent of your post-tax income to service debts, as doing it has the chance to impact your finances adversely. Rising interest rate cycles are a challenge for borrowers, and they should be prepared for it and not maximise their borrowings to face difficulty as and when EMIs go up.

DURING RISING INTEREST RATE CYCLES, BORROWERS SHOULD NOT MAXIMISE BORROWINGS TO FACE DIFFICULTY AS EMIs GO UP

↘ CHECK ON INFLUENCERS

The flip side of social media is the difficulty of verifying what is true and what is not. Social media influencers have cropped up with some great content, which has

WATCH THOSE DEBT FUNDS

IN AN INTEREST rate increase cycle, debt funds have been impacted the most over the past year-and-a-half and many short-term funds and gilt funds have been volatile with their returns. With this rise in repo rate, investors may continue to make decent returns in the short-term-oriented mutual funds. However, this may be the time to explore long-duration funds as the yields offered on such funds are attractive

……

TARGET MATURITY funds could be considered by conservative investors for the long run to avail benefits from the structure of these funds. Investments in gilt as well as long-duration funds should be made with a three-year window at least. Do not ignore investments in debt funds, as in this phase of rising interest rate, yields get impacted and one has to closely watch how investments in debt funds pan out during rising interest rate cycles.

MUTUAL FUNDS AND INSURERS ARE USING CERTAIN INFLUENCERS TO PROMOTE THEIR PRODUCTS IN A MANNER THAT IS EVOKING CONCERN

gained them a tremendous fan following. But it is one thing to promote a travel resort or a car, and altogether another when it comes to promoting financial instruments. To address this concern of investors, market regulator SEBI has stepped in and is devising guidelines on the financial advice provided by online influencers.

Certain influencers are also being used by mutual funds and insurers to promote their products in a subtle and sometimes blatant manner, which is a cause of concern. Naturally, some influencers who are there to make a quick buck will find the going tough once the guidelines come into play from 2023. There is also the concern over conflict of interest that many influencers do not state upfront in their videos and podcasts regarding their involvement or the benefits they derive on certain programmes.

Such guidelines have been introduced in other countries too and they have strict rules to check activities that invite or induce promotion for solely financial gains by influencers. However, there are many who feel that influencers are doing a great job with their educational videos and presentations, which makes it easy for the common man to understand complex financial products and concepts.

It is also important for stakeholders such as distributors, advisors and even product manufacturers to practise due diligence to protect subscribers of such influencers from such wrongdoers and take prompt action against them. The practice of using influencers as speakers for promotion by many stakeholders is a mixed signal for consumers as they cannot differentiate between biased and unbiased advice. The concerns also go up when celebrities like film stars and sportspersons promote products and services, something that has so far gone without any check.

This move is a first step in that direction. It would augur well if all regulators follow a common guideline so that consumer interest is taken into consideration and nothing is left to chance for people to be taken in by the claims of influencers.

BEYOND INSURANCE

The Department of Financial Services under the Ministry of Finance has proposed that an insurer may also distribute other financial products as specified and subject to the regulations. While the move is being welcomed, it also has a fair share of sceptics. There is no universal regulator for financial products and services, which makes it difficult to check how effective insurance agents will be when it comes to, say, selling loans, mutual funds or retirement schemes. The ministry's proposal is yet to provide clarity on how this proposal will work.

As for insurance agents, this move may provide an opportunity to cross-sell financial solutions to their existing customers. However, for their efficient functioning, agents will need to be skilled to distribute other financial products and also undergo necessary training and certifications. The practice or an individual distributing multiple financial products is not new. However, one will have to examine the details of this move and the manner in which it will be implemented to gauge how it will help the spread of financial instruments across India. ■

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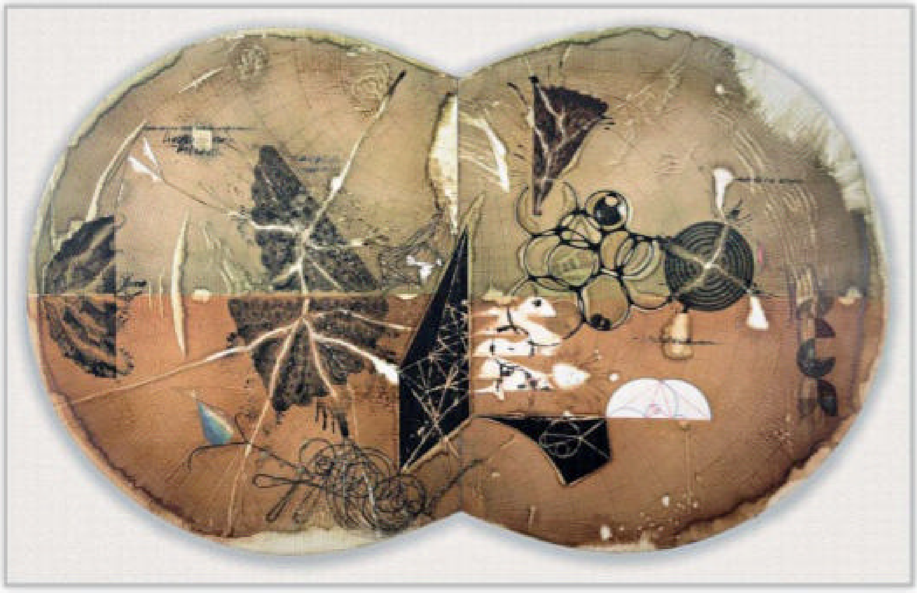
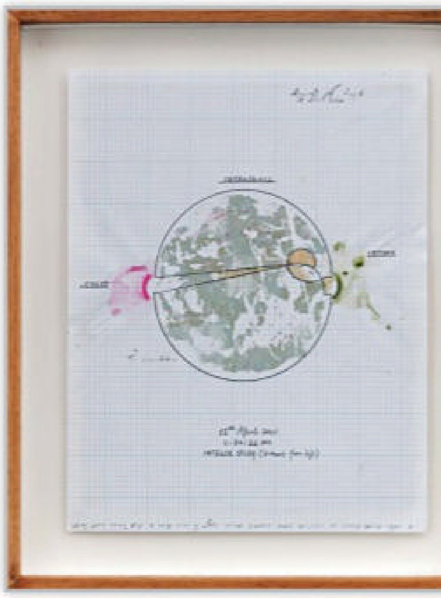
Otherwhile includes work that take their inspiration from both the macroscopic and the petri dish of the micro

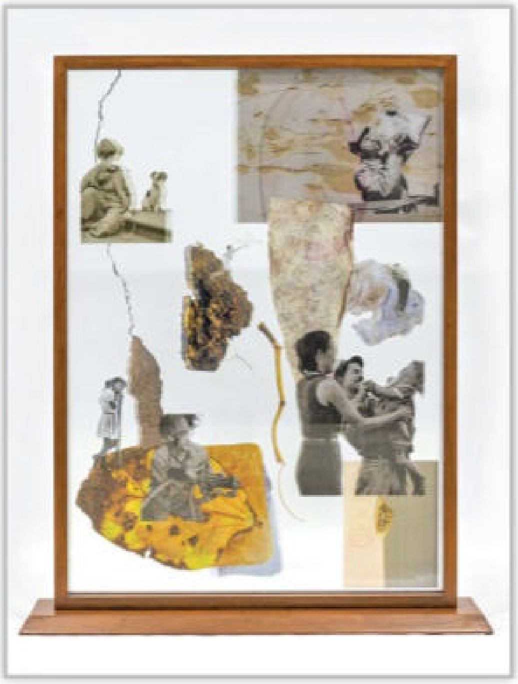
ART

COMING FULL CIRCLE

Twenty-five years after his first solo exhibition, **Jitish Kallat** continues to bend time with his art







There's something poetic, even vague about the word 'otherwhile', but having picked it as the title of his new exhibition at Chemould Prescott Road, Mumbai, Jitish Kallat would prefer that we didn't go looking up its meaning in a nearby dictionary. "That would dismantle the show in ways that may not be most interesting. *Otherwhile* has to do with temporality and the idea of time. Time remains a central, key theme in the exhibition, but also in my life's work." In 'Otherwhile', a photographic work on glass, we see people try to hold with their fingers the sun, that daily marker of our days. Like time, the work, too, is fragile. As you gaze harder, your perspective slips, "and the glass itself seems to strip".

KALLAT AND HIS ART ARE BOTH GOOD KEEPERS OF TIME, BUT THE HISTORIES THEY RECORD ARE ALSO OFTEN MORE PLANETARY THAN NATIONAL

Kallat's work has always had its own peculiar, beguiling range, and *Otherwhile* (on display until January 4), too, includes work that takes its inspiration from both the macroscopic and the petri dish of the micro. Take 'Epicycles', for instance. Isolating from his family in early 2020, Kallat began noticing small changes in his studio—"a crack in the wall, a fallen leaf". The artist's decision to then juxtapose pencil drawings of these with images from MoMA's 1955 *The Family of Man* exhibition seems apt, but also brilliant. Organised by photographer Edward Steichen, *The Family of Man* stressed solidarity in a world that was battered and bruised by World War II. Kallat was doing something similar.

"In 2020," says Kallat, "when we had a peculiar experience of the permeability of our bodies and the manner in which our entire species felt like it had something running through us, *The Family of Man* seemed like a productive archive to revisit. What was interesting was that only after I had made two or three of the 'Epicycles' works that I realised, rather uncannily, that the house where I was working in was completed in 1955—the same year that *The Family of Man* began to circumnavigate the globe."

He might not be predisposed to nostalgia, but one suspects that Kallat likes it when things come full circle. "I'm very interested in overlapping dates," he says. *Otherwhile*, for example, opened on December 4, the same day his solo debut show had opened at the gallery 25 years ago. But beyond biography, Kallat also seems to make sure that his work pays diligent heed to the calendar. Earlier this year, on June 2, the John Hansard Gallery in Southampton began hosting two of Kallat's exhibitions—*Covering Letter* and *Tangled Hierarchy*. "The central element here was the set of notes that Mahatma Gandhi had written on June 2, 1947, the day before the Partition of India was announced."

Though Kallat feels it is only worthwhile to look back if one does so to look ahead, there is undeniably much that the 48-year-old artist now has to look forward to. The Kiran Nadar Museum of Art is taking to this year's instalment of the Kochi Muziris Biennale both of Kallat's exhibitions that were on display at Southampton. "Both projects," he says, "are umbilically linked. *Covering Letter* is what led to *Tangled Hierarchy*. The latter is a curatorial project that has artists, scientists, cognitive scientists, neuroscientists, physicists, mathematicians, artists and archival documents, all being brought in dialogue with the five envelopes that Mahatma Gandhi handed to Lord Mountbatten on

TIME MACHINES
(clockwise from left) Echo Verse, Integer Study (drawing from life), and Epicycles

June 2, 1947."

There is little doubt Kallat and his art are both good keepers of time, but the histories they record are also sometimes more planetary than national. Showing at Chemould, 'Integer Studies' sees Kallat note three numbers with every abstract, geometric shape he draws: One number is the amount of people alive on the planet at the moment of drawing, and, alongside, is the number of people born that day, as also the people who have passed away. Kallat says binaries don't interest him. He doesn't want to brand himself optimistic or pessimistic, nor does he see any great value in tags like 'ecological' or 'existential': "All I know is intuition is not available to us always, and art is a way of getting close to it."

Kallat urges us to imagine stepping out onto the street. "And then think of yourself looking at the sky. Think of what it might be like to truly glimpse the stars. Now look back at the street a moment later. I would argue that your experience of the street would have transformed ever so slightly." Kallat is, of course, describing his own artistic process here. For him, working on 'Integer Studies', of just being present with those three numbers, often changed the microclimate of his studio. "Even if briefly, you are witness to intuition you do not otherwise have access to." The same can, strangely, be said for us, too. Kallat's work, at Chemould and Kochi, can change how we view ourselves and, perhaps, the stars. ■

Shreevatsa Nevatia

In the Frame

By telling the story of Khorshed and Kekoo Gandhy, **Jerry Pinto** adds to a vital chapter in the history of Indian art

A country's artistic power centres tend to shift from city to city across time. In modern India, Calcutta retained a primacy in the arts for over a 150 years, piggy-backing on the city being the colonial as well as the commercial capital of the subcontinent. Across the first half of the 20th century, Bombay wrestled away the commercial crown from Calcutta and by the time Independence came around, Bombay/ Mumbai/ Bambai was ready to start prising away the Cultural Capital tag from the City of Many Former Glories. Khorshed and Kekoo Gandhy, a wealthy Bombay Parsi couple (but not among the very wealthiest of wealthy Parsis, it has to be noted) became central to one major strand of the Bombay Ascendancy. Jerry Pinto's book tells the story of the Gandhys and Chemould, the art gallery they started.

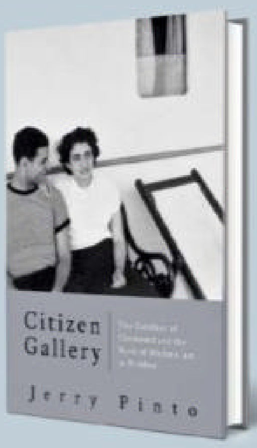
K and K, as people close to them called them, were a power couple before the term was invented, and it seems they were one in the best, most gracious sense of the term. According to the narrative, Kekoo, the young scion of the Gandhys, tripped from one success to another, moving from a framing business based on wood-working to adding decorative chemical moulds to the frames (thus eventually the name Chem-Mould), to launching a posh framing shop in South Bombay, to finding interesting and unusual contemporary paintings to put into those frames. The last bit was what ultimately brought meaning and fame into the Gandhys' lives. K&K were open-minded people who moved in fluid, cosmopolitan circles that marked the elite of the newly independent country. European art teachers and critics introduced the young couple to a maverick group of penurious but talented young painters who called themselves the Progressives. The then unknown Raza, Souza, Husain, Gaitonde, Ara and others were to become the first stars of post-'47 Indian art; the Gandhys and their children would go on to support and represent succeeding generations of artists as well, and all this would provide the first great booster engine to contemporary visual art in our country.

Jerry Pinto is one of our best writers and is particularly well placed to write the story of a family he is close to and a milieu to which he belongs. Moving between a familar tone and a quasi-forensic one, Pinto writes with warmth and admiration about K&K and with no little sadness at the loss of the generous, liberal, secular world constructed and inhabited by people like Kekoo and Khorshed.

Working with the couple's children (all now well into their own middle age), Pinto creates a portrait of husband and wife who seem to have genuinely complemented each other's qualities. Reading the book, one can't help but be aware of how fortunate and privileged these lives were; nor can one help noticing several occasions where Pinto slips from admiration into hagiography; none of this, however, takes away from the pleasure of following a fascinating and at times hilarious tale. ■

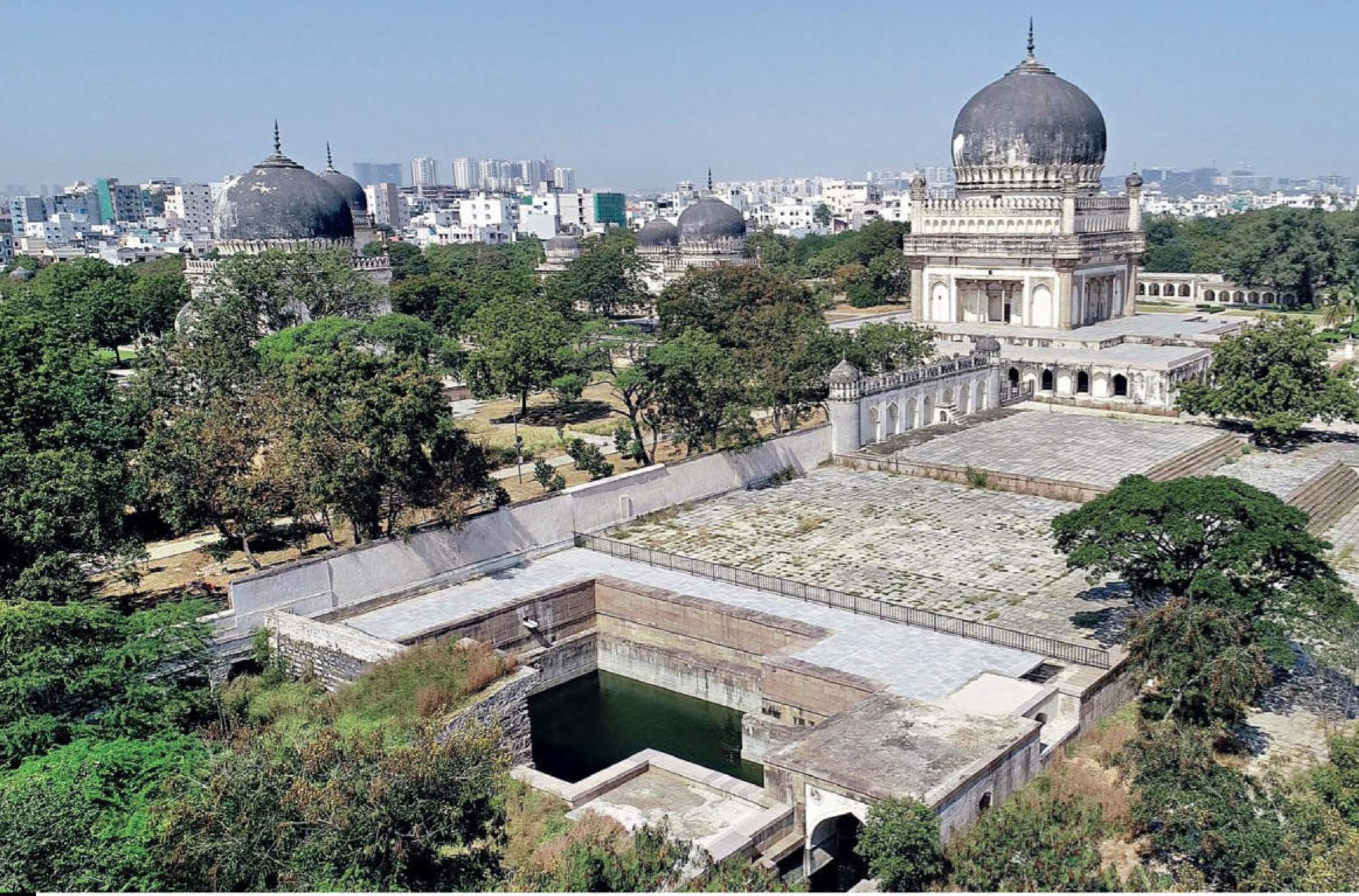
Ruchir Joshi

THE GANDHYS
Khorshed and Kekoo with daughter Shireen



CITIZEN GALLERY: The Gandhys of Chemould and the Birth of Modern Art in Bombay
by Jerry Pinto
SPEAKING TIGER BOOKS
₹899; 328 pages

JERRY PINTO is particularly well placed to write the story of a family he is close to and a milieu to which he belongs



HERITAGE

GIVING THE PAST A FUTURE

The restoration of the **Qutb Shahi** complex in Hyderabad can be a template for other preservation efforts

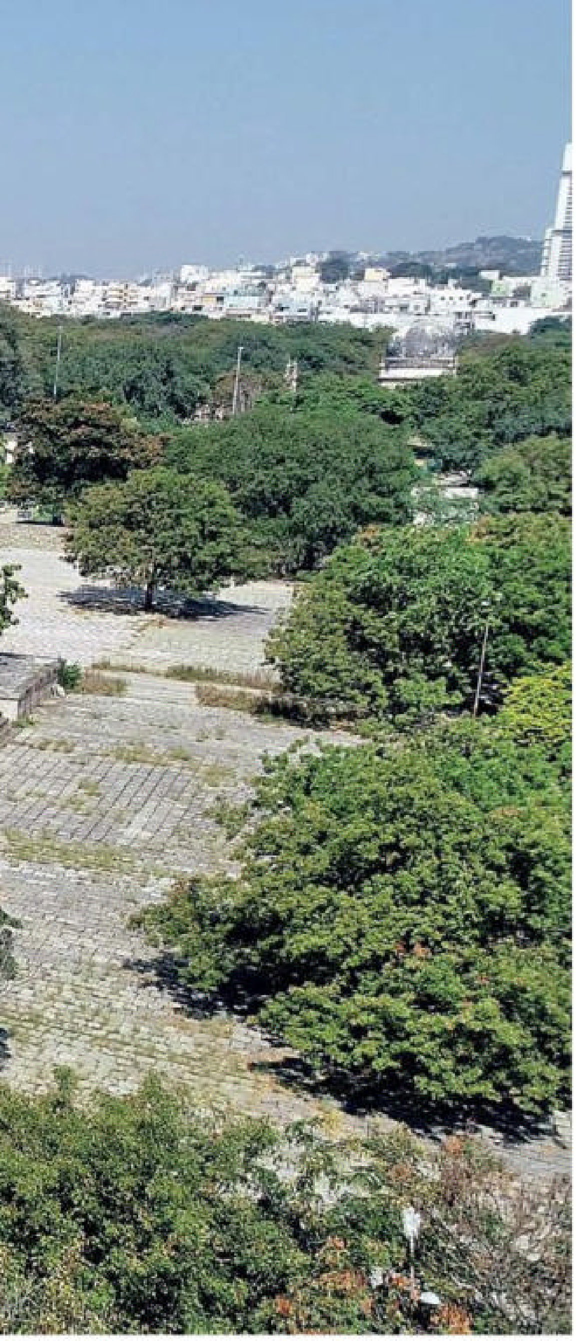
By 2013, parts of the *baolis* (ancient stepwells) inside Hyderabad's centuries-old Qutb Shahi tomb complex had collapsed. Rubble had collected. Granite stone blocks were missing. The park itself, a vast and wondrous necropolis, containing the tombs of the Golconda kings, lay dilapidated and ignored. But last month, 10 years after restoration commenced here, it was recognised with a UNESCO award of distinction.

"It was just like any other neglected monument—over a period of time, they get lost to encroachments, demolition, destruction," says Arvind Kumar, special chief secretary of Telangana's urban development department. "Yes, it's a slow journey [of restoration], but a very meaningful one, and we feel very proud of the way it is coming up now."

Work began in 2013, following a Memorandum of Understanding between the state government, the local authority and the Aga Khan Trust for Culture. The Trust has previously been recognised for its work on Delhi's Sunder Nursery and Nizamuddin Basti.

Rulers of the Qutb Shahi dynasty and other nobles are buried in the 106-acre park that contains more than 100 structures, built over the 16th and 17th centuries. Quli Qutb Shah, the founder of the dynasty, and Muhammad Quli Qutb Shah, who built Hyderabad in 1591, both lie here. Over their 169-year reign, the Qutb Shahis ruled vast swathes of southern India.

"The idea was that we should restore and revive all the possible sites, so that Hyderabad, with its rich cultural and heritage background, can be declared a UNESCO heritage city,"



Among the project's major achievements so far has been reviving the six surviving baolis (left)

says Kumar. "That was the basic idea to take up the restoration of the tombs. We thought it should be a part of the overall effort to get Hyderabad the heritage tag."

The complex is on the tentative world heritage list. Conservation work is still ongoing at the site, but among the project's major achievements so far has been reviving the six surviving *baolis*. Two had been almost entirely lost and filled in, another two were visible, but cracked. One even collapsed shortly after the MoU was signed in 2013. It took four years and 150 truckloads of stone masonry to fix. "It's really mind-boggling figures," says Ratish Nanda, CEO of the Trust and a conservation architect. "When we started the effort, you won't believe it, we were buying water [for the limestone-based conservation work]. For a project that spans 106 acres and 100 monuments, it was unsustainable in more ways than one."

The stepwells can now collect 21 million litres of water annually, which will irrigate the surrounding greens. "From our perspective," says Nanda, "it has been critical to show how conservation can fulfil other government objectives, in this case making the site net zero for water requirements."

Besides stepwells, the complex is a smorgasbord of architectural delights, including a Persian-style hamam, delicate minarets, gardens, pavilions and, above all, spectacular globular domes. Even during phase-wise restoration, most of the park was open to the public.

But there were several challenges before the park could be nursed back to glory—apart from missing parts, accreted paint layers and damage to the facades, there were also court petitions, contesting the restoration itself. "No challenge or frustration is an issue; it's such an incredible site," says Nanda. "Every day has been a story of discovery. We found glazed tiles, garden enclosure walls, aqueducts. Through the project, we have been able to enhance an understanding of the Qutb Shahis."

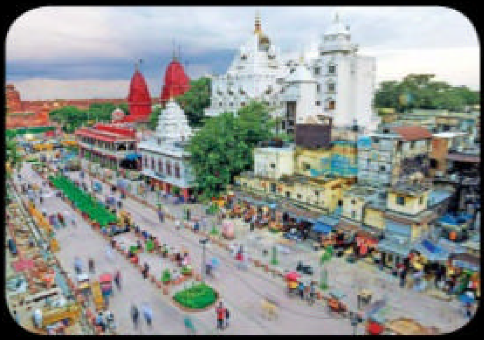
Kumar adds that the location is already being used as a revitalised cultural space—a newly-constructed amphitheatre nearby hosted music festivals last year with the tombs in the background. "It's not just restoring the structure. We should have economic integration and economic rejuvenation of people and stakeholders around these structures," he says. Future plans include building a museum. The entire complex is likely to take another three years to complete. "Once it's done," says Nanda. "I think it will rank among the greatest sites in the Indian subcontinent." ■

Bhavya Dore

HERITAGE

MADE TO LAST

Other ongoing restoration works



DELHI

Phase one of work has been completed at Delhi's iconic Chandni Chowk market with an initial focus on decongesting and landscaping the bustling area. Parts have been retiled, pedestrian pathways widened and overhead wires removed. The second phase will focus on restoring building facades, structural repairs, signage and illumination.

MUMBAI

Parts of the 130-year-old colonial-era Acworth Hospital will be restored at a cost of Rs 4 crore, the city civic body recently announced. The Grade-II heritage structure was originally built to treat leprosy patients in Wadala, once on the city's outskirts. The premises include a chapel, mosque and temple, the main focus of the revival works.

CHENNAI

The municipal corporation is planning to resume work on the Victoria Hall at an estimated Rs 25-crore plus. The Indo-Saracenic-styled town hall, named in honour of Queen Victoria, was the site of public meetings, shows and other social events.

ROHIT CHAWLA

MASTER OF MANY TRADES

You may have known **Varun Grover** as a lyricist, comic or screenwriter, but *Qala* recently showed us he can act, too. In addition, he has also taken to direction. There is nothing, it seems, he cannot do

Q. Did playing the part of a lyricist in *Qala* teach you something about your craft?
No, it didn't teach me anything about being a lyricist, but it did teach me that acting is a very difficult job. Actors get to be arrogant and vain because it takes a lot of work to be a good actor. Actors have to be in rhythm with co-actors, the camera, the essence of their lines. It is a bit like group meditation.

Q. While there's something deeply compelling about your lyrics for *Qala* and *Monica, O My Darling*, do you feel Hindi film music has maybe lost some of its earlier appeal?
Volumes have gone up and not all of it has the required longevity. A lot of these songs are made for instant response. You can't blame them when they're forgotten in six months. But I don't think Hindi film music has deteriorated. You can't discount the good.

Q. Your short film *Kiss*, about censorship, was screened at the Beijing Queer Film Festival recently. Would it have ruffled some feathers in China, do you think?
I was surprised when I heard my film was to be screened in China, but as happens, it is the members of a nation's LGBTQ community who always push the envelope. I think the purpose of art is to create avenues and reclaim liberal ground. We, like them, are trying, too.

Q. You're a lyricist, comedian, director, writer and so much more. Finally, what is your true calling?
I love cooking more than anything else. Even though it is something I do only for myself or my close friends, that, I think, is my true calling. But more seriously, I'd also say my true calling is being a writer and expressing my thoughts, either in comedy, lyrics, or screenwriting. I find joy in it all.

with Shreevatsa Nevatia

BREAKING NEWS

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LOK SABHA 2019

Narendra Modi Live: By Congress-mukt India we will fulfil Gandhi's dream

PM Narendra Modi was speaking in Lok Sabha

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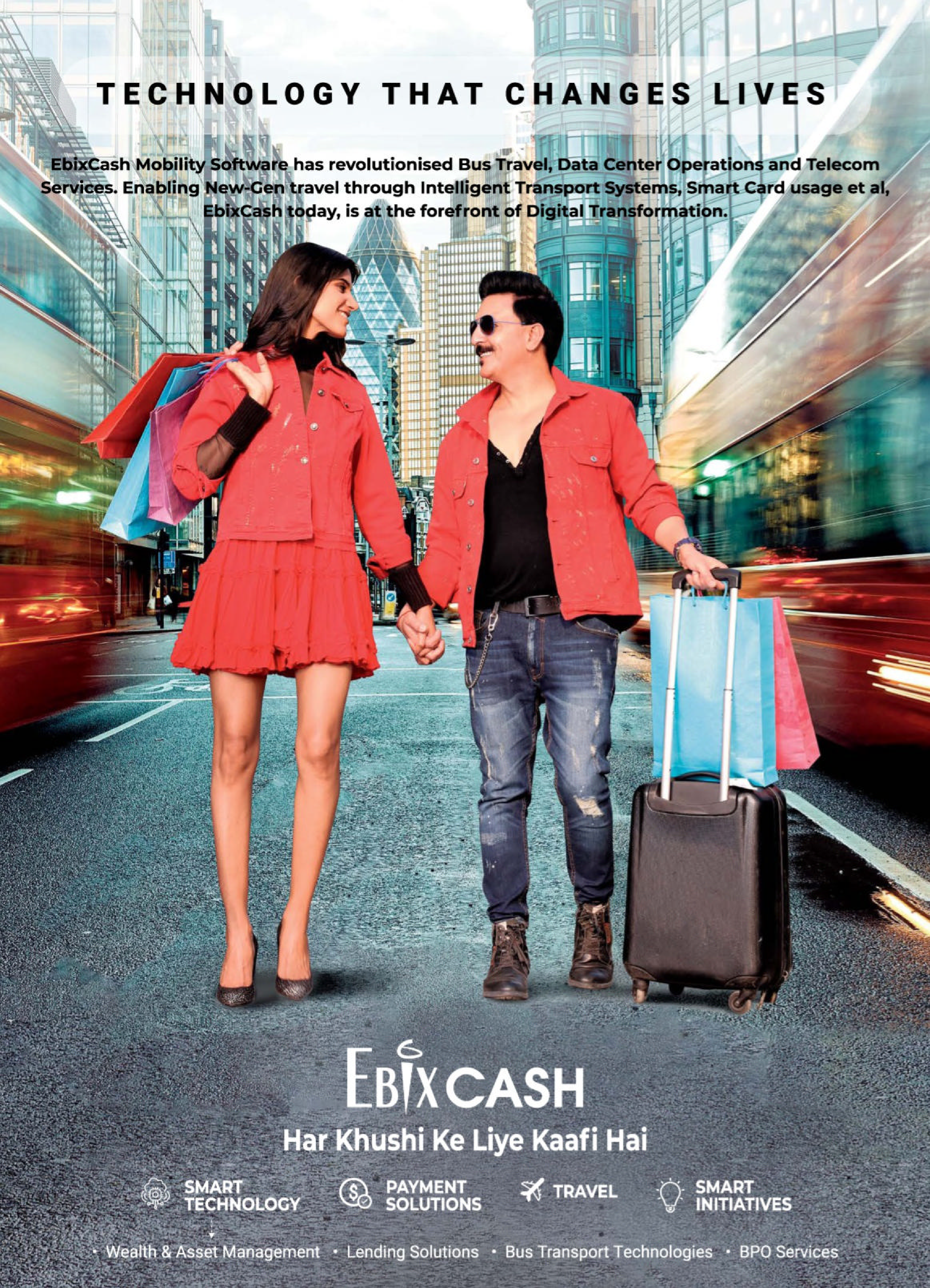

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Textile artist Shallay Bartholomew's Christmas-ready Gurgaon apartment

INSIDE

ACTOR ANIL KAPOOR'S BUNGALOW

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HOLIDAY CHEER

YOUR GUIDE TO THE BEST OF WINTER DECOR AND DESIGN

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PHOTOGRAPH COURTESY JAVI HOME

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Architect Apoorva Shroff's home on the outskirts of Mumbai is a play of form and function

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Step inside actors Anil and Harsh Varrdhan Kapoor's homes in Mumbai

COVER PHOTOGRAPH BY: RAVI DHINGRA
HOME AND STYLING: SHALLAY BARTHOLOMEW

INDIA TODAY GROUP

VOL. 17 NUMBER 9; NOVEMBER-DECEMBER 2022

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Printed and published by Manoj Sharma on behalf of Living Media India Limited. Printed at Thomson Press India Limited, 18-35 Milestone, Delhi Mathura Road, Faridabad - 121007, (Haryana);
Published at F-26, First Floor, Connaught Place, New Delhi-110001.
Editorial/Corporate Office: Living Media India Ltd., India Today Group Mediaplex, FC-8, Sector-16A, Film City, Noida - 201301;
Editor: Raj Chengappa.

India Today does not take responsibility for returning unsolicited publication material.

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हिंदी न्यूज़ ऐप

जुड़े रहिए हर खबर से,
कहीं भी, कभी भी

अभी डाउनलोड करें

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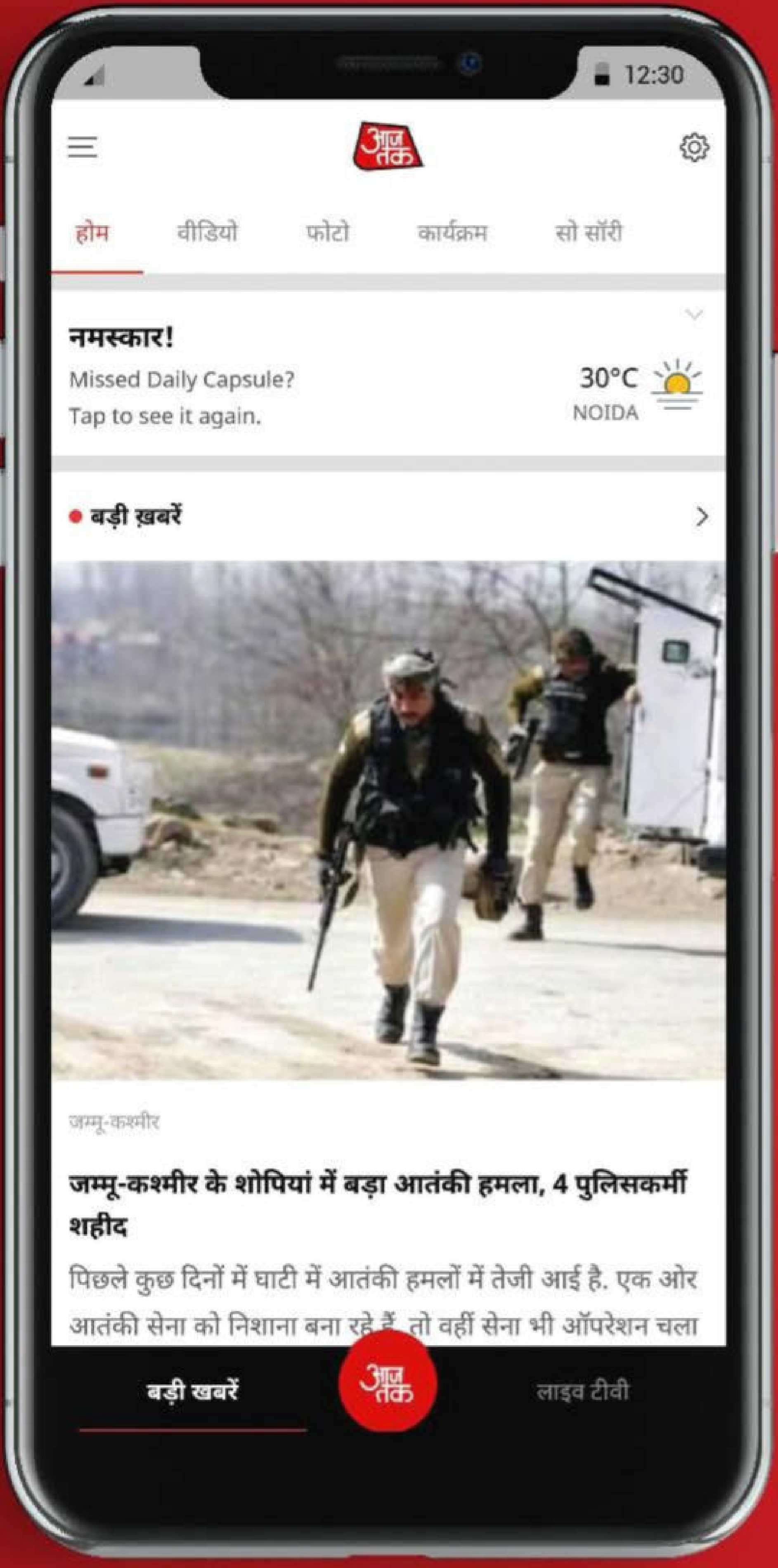

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जम्मू-कश्मीर

जम्मू-कश्मीर के शोपियां में बड़ा आतंकी हमला, 4 पुलिसकर्मी शहीद

पिछले कुछ दिनों में घाटी में आतंकी हमलों में तेजी आई है. एक ओर आतंकी सेना को निशाना बना रहे हैं, तो वहीं सेना भी ऑपरेशन चला

बड़ी खबरें लाइव टीवी

news
Launches

iSpy

Your guide to the hottest new stores and products

By **RIDHI KALE**

FESTIVE FARE

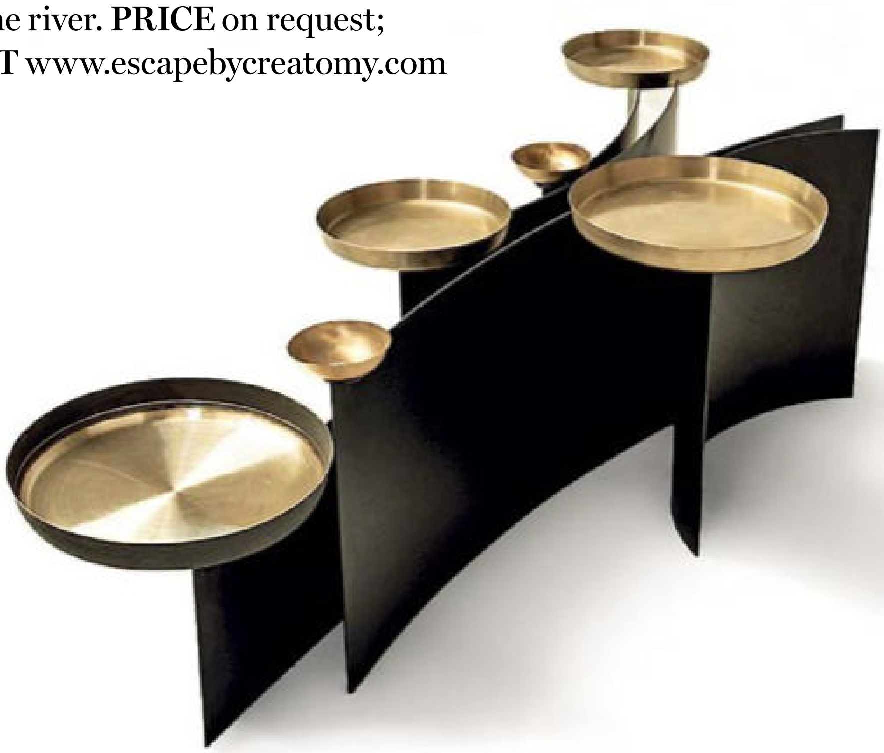
Cheese boards are so last season. This year, it's all about candy boards dressed in Christmas hues. This one called Christmas Candyland Board from Gifted, features a beautiful wooden board, Xmas votive and tea light, cookies, candy cane and assorted Yuletide goodies.
PRICE ₹1,600; **AT** @gifted.co.in (Instagram)

GROUND ZERO

The souks of Morocco are known for intriguing horseshoe and multifoil arches, honeycombed vaults and colourful tiles. The Moor Collection by The Blue Knot borrows motifs from here and reinterprets them for a modern household. Crafted using the age-old *panja* weaving technique by artisans results in beautiful, light-weighted, and good quality dhurries.
PRICE ₹18,500 onwards;
AT @theblueknotofficial (Instagram)

BEANTHERE

A coffee table ties the entire room together. However, the Doh Coffee table from Escape by Creatomy's Pench Collection, elevates it. Inspired by the Pench River and the pitter-patter rain on the river, the unique shape of the table is enhanced by kansa metal. The metal sections try to capture the movement of the river. **PRICE** on request;
AT www.escapebycreatomy.com



Make Your Cake And Eat It Too

Sleek, stunning yet simple, Objectry's Special Holiday Edit is a feast for the eyes. Featured here is the Ball Cake Set from the range. It comes with an unconventional solid wood cake knife and a server paired with the cake stand.
PRICE ₹5,750; **AT** www.objectry.com

HATS OFF

Made using aluminium alloy, the Kasa table lamp from Rosha comes with a signature ring-shade or a lamp hat, which is detachable. Inspired by Japanese Kasa hats, the lamp is lightweight, portable, and is rechargeable battery-operated, which means you don't need to deal with wires.
PRICE ₹6,499;
AT www.roshaindia.com

Sleep On This

If you are looking to get your snooze on, then the Duroflex Wave Plus, a highly functional, adjustable smart bed is what you need to get your hands on. Equipped with multifunctional sleep modes the bed can be operated via a remote or a mobile app. It also has three massage options, two memory presets and an anti-snore mode.
PRICE ₹55,000;
AT @duroflexworld (Instagram)

Gizmo GAGA

From new tech toys to reviews and views, this is all you need to know about appliances for your home

NEW TOOL

HAUTE IDEAS

Orient Electric has launched the Aura Neo Art instant water heater with a marble finish. It has a shockproof body, pressure bearing capacity of up to 6.5 bar and glass wool insulation for better heat retention.
PRICE ₹7,990

QUICK PICK

WASH WARE

Whirlpool's latest Xpert Care range of premium front-load washing machines use sensors and algorithms to intelligently sense the load and adapt the speed, minimise friction and maximises performance. **PRICE** ₹40,600 to ₹74,490

TRIED AND TESTED

WONDERCHEF

THE BLACK BEAUTY

Coffee machines are like people. They have their personalities, quirks, and temperaments. They can be loud or quiet, fast or slow—but they all do one thing: they make coffee. So, what's special about the Wonderchef Regalia Capsule Coffee Maker? For one, convenience—The Regalia offers a no-nonsense and simple coffee making experience, unhampered by multiple buttons that resemble the inside of a modern airplane cockpit. I was most taken in by the simplicity of the brewing process. All you need to do is fill up the boiler unit at the back with water, insert your coffee pod through the top, and select the Espresso size from the three buttons on top and you are good to go.

The Regalia is compact and not built like a battle tank which ensures that you can easily slip it in on the busy kitchen slab or even plonk it next to your work station. If you happen to be an Espresso aficionado like me, at ₹12,499, plus the running costs of the coffee pods that can range from ₹40 to ₹100 and above per pod depending where your coffee addiction leads you, the Wonderchef Regalia Capsule Coffee Maker is a sound investment without the cacophony that most machines break into once plugged in. The decibel level is tolerable and the Regalia is stable and does not start going for a walk every time you plug it in.

The machine comes armed with a milk frother for infidels who would rather pass on the all black experience. This means boiling milk separately, using the frother and then pouring it into the black. This can be a bit disconcerting but over-all the process is quite quick.

Of course, if you want to do other magical things with your coffee, you need to go for a more elaborate machine but with an equally elaborate price.

By Saubhagya Mohan Kala

REVIEW

- Value for money
- Ease of use
- Compact design
- Easy to clean
- Our verdict: It is best suited for black coffee

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9:41

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PM Narendra Modi was speaking in Lok Sabha

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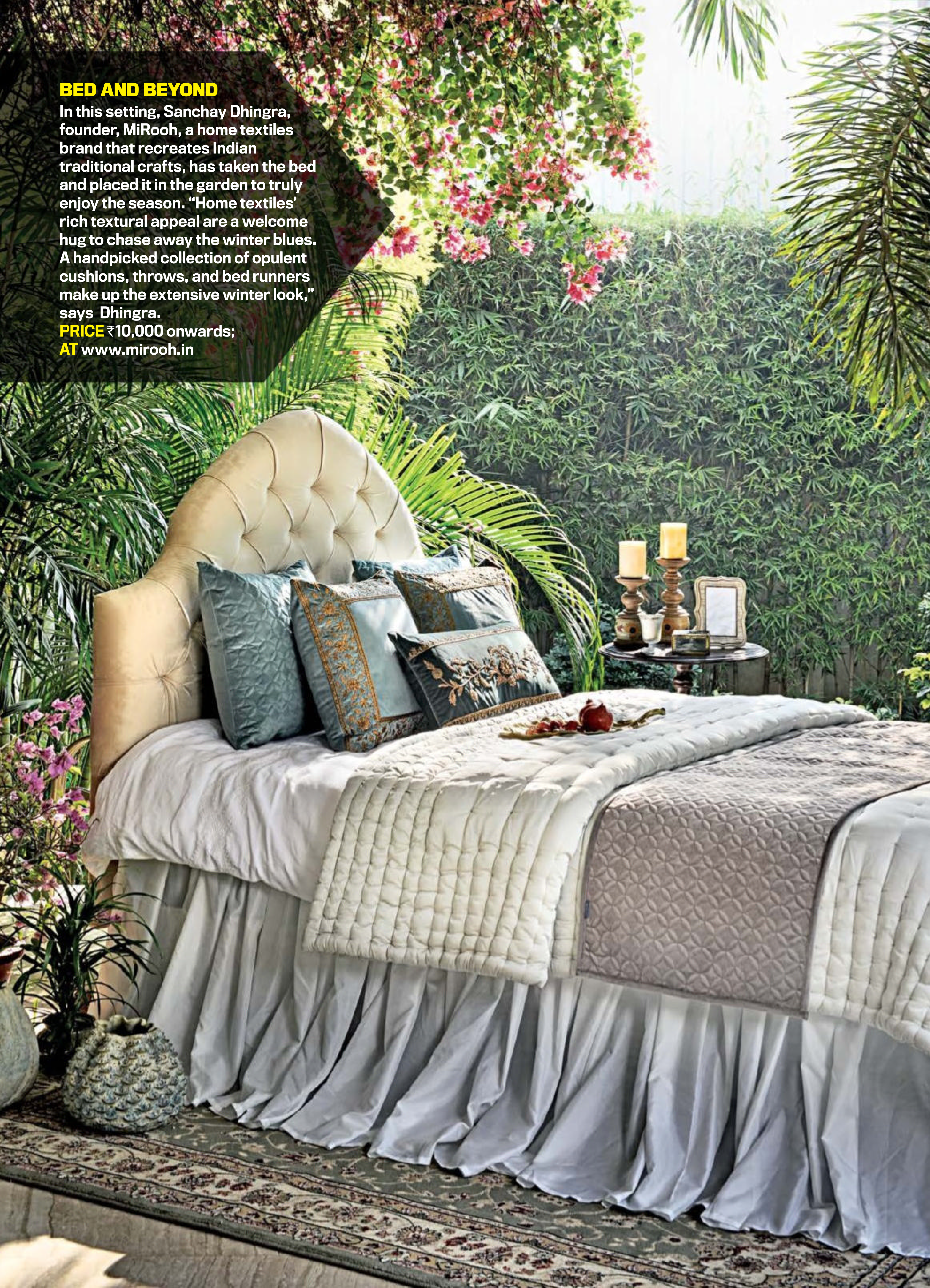
TAKE THE INSIDE, OUTSIDE

Make most of the outdoors this winter with three innovative expert-backed looks

By RIDHI KALE

PLAN A PICNIC

"Create the perfect spot for your loved ones to lounge outdoors. Designed with artistic patterns in soothing pastel hues, this picnic party is all about celebrating handcrafted in natural fabrics with designs that usher comfort," says Vatsala Chopra, co-founder, Veaves, a handloom textile brand. Spread a soft yet warm sheet, place pretty cushions in rich materials, carry trays, finger foods, drinks and glasses to turn it into a classy affair. **PRICE** ₹1,800 onwards; **AT** www.veaves.in



BED AND BEYOND

In this setting, Sanchay Dhingra, founder, MiRooh, a home textiles brand that recreates Indian traditional crafts, has taken the bed and placed it in the garden to truly enjoy the season. “Home textiles’ rich textural appeal are a welcome hug to chase away the winter blues. A handpicked collection of opulent cushions, throws, and bed runners make up the extensive winter look,” says Dhingra.

PRICE ₹10,000 onwards;
AT www.mirooh.in

EXTERNAL AFFAIR

Here's a great idea courtesy Rohit Miglani, co-founder, The Greige Warp, a handmade products company. Make the most of your terrace, patio or lawn by creating a low table setting. Spread rugs and dhurries (winter decor staples) in all sizes, add comfortable cushions and seasonal flowers to complete the look. "Vibrant colours, warm textures and an unmissable snug vibe are just some of the key elements of outdoor, winter soirees. We have used an assortment of cushions, rugs, throws and floor cushions made from upcycled yarns and recyclable cotton," says Miglani.
PRICE ₹599 onwards;
AT www.thegreigewarp.com

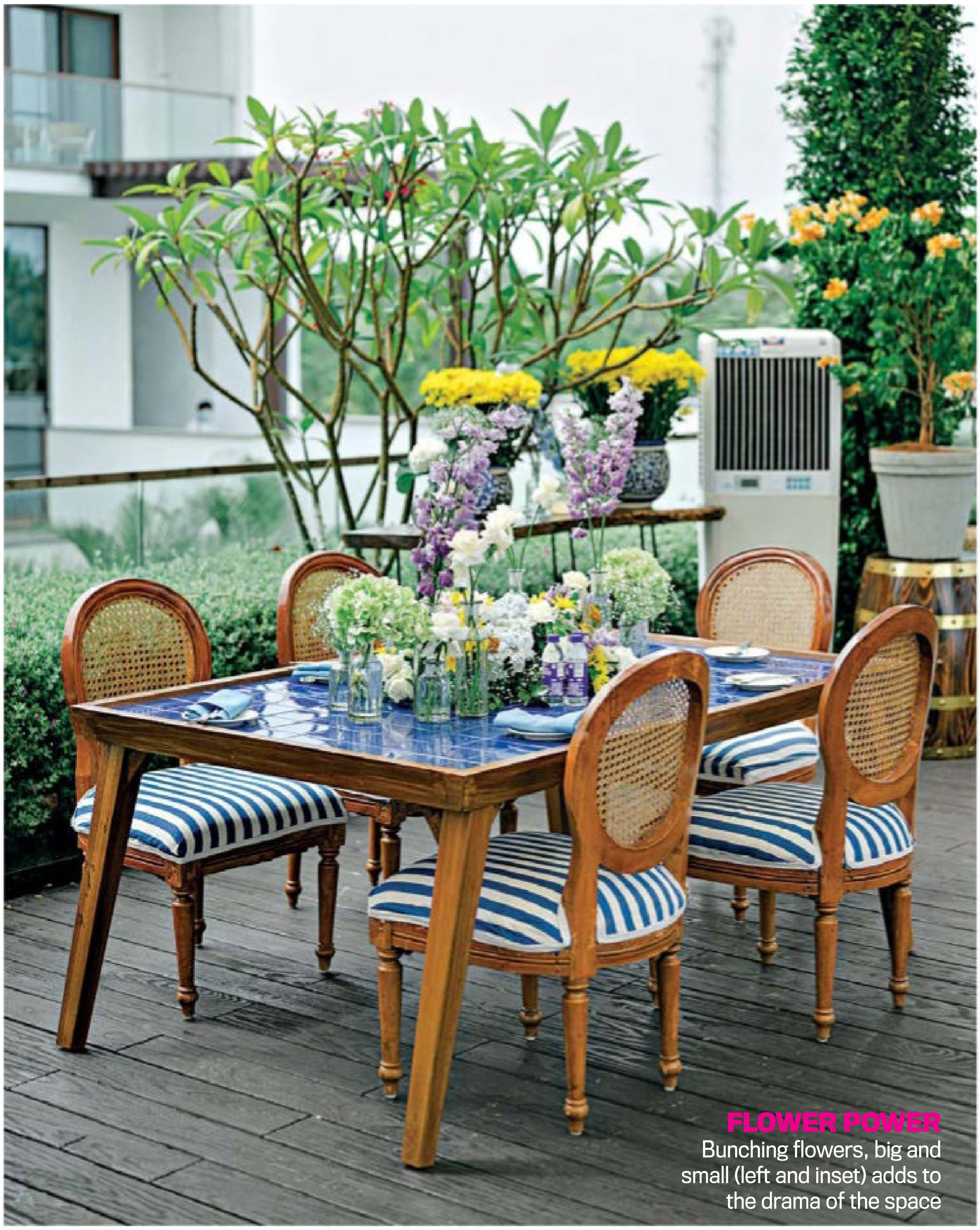
Photograph by RAJWANT RAWAT

How to Throw a Seasonal Soirée

CREATE A WINTER WONDERLAND AT HOME WITH THE HELP OF THESE TRIED AND TESTED, TIPS, TRICKS AND TECHNIQUES

By **ANIKA DHAWAN**

Anika Dhawan is the founder of Rani Pink (Rani Pink Events, Rani Pink Gifts and Rani Pink Living). www.ranipinkgifts.com



FLOWER POWER
Bunching flowers, big and small (left and inset) adds to the drama of the space

When the temperature drops, maximise the magic with winter traditions that warm our hands, hearts and homes. The raisins are soaked, the string lights are untangled, the vintage crockery is ready to be showcased and hosts are often spending time in the kitchen preparing the delicious spread or found humming carols to sing and dance the night away.

Let the Décor Tell a Story

An intimate candle lit dinner, an afternoon high tea party or a brunch in your backyard garden, this winter make your party whimsical, vintage, detailed and fun. Hosting for me has a few key rules, there has to be a narrative that flows. A story you want to tell your guests when they attend your party. The details are what will make your party about the moments and memories.

CRAFTING EXPERIENCES
(clockwise from right) Candles add romance to the table; a whimsical dinner party; seasonal flowers and fruits make the decor stand out; acorns in cloches subtly bring in a winter theme; a Christmas DIY station

Ensure Fun meets Fantasy

If you're hosting a brunch or lunch and want your guests to enjoy the winter sun, then make it fun and whimsical. Strawberry prints, stripes and checks in hand spun linen, fruits and wild flowers like a blooming garden party. Pull out your garden umbrellas and big loungers with beautiful printed linen. A rustic wooden bar with fruit-infused water and delicious cocktails served in pale pink tinted flutes and martini coupe glasses. The food should have loads of live stations and soul food like a hot chocolate bar, warm mushroom soup with garlic bread, delicious pies and hearty salads. The uniforms of the servers should be clean and crisp with tiny wildflower pins. Dress up your tables with hand embroidered linen and hand painted menu cards for each guest.

Dine a Dozen

If you're hosting a dinner then make your ambience cosy and intimate. Allow whiffs of orange zest and cinnamon to envelop your home. Let the candles and fairy lights set the mood. Your colour palette can either be deep and enchanting, with midnight blues and deep red or minimalist and earthy with colours such as oatmeal, vanilla and sand for the linen and cushions. Add flowing heavy drapes as curtains in these tones.

It's in the Details

Keep the flowers tone on tone in beautiful rustic earthenware. Long tapering candles mixed with pillar candles and crystal votives will add to the intimate vibe. If you want to make your evening extra special, get your table linen hand-painted and pull out your silver to mix with your vintage crockery. Layer your home with candles, old photographs in beautiful frames and flowers. One special trick for your winter party this year is to do a cute DIY station for your guests—it could be a garnishing bar or a DIY Christmas wreath table for guests to take home their own wreaths.

That said none of my parties are ever complete without Polaroid cameras so memories and moments are also captured in a vintage old school way for my albums.

Christmas IS HERE

Want to deck your halls with the best this season. These cool Yule tools will make your interiors stand out.

By **RIDHI KALE**

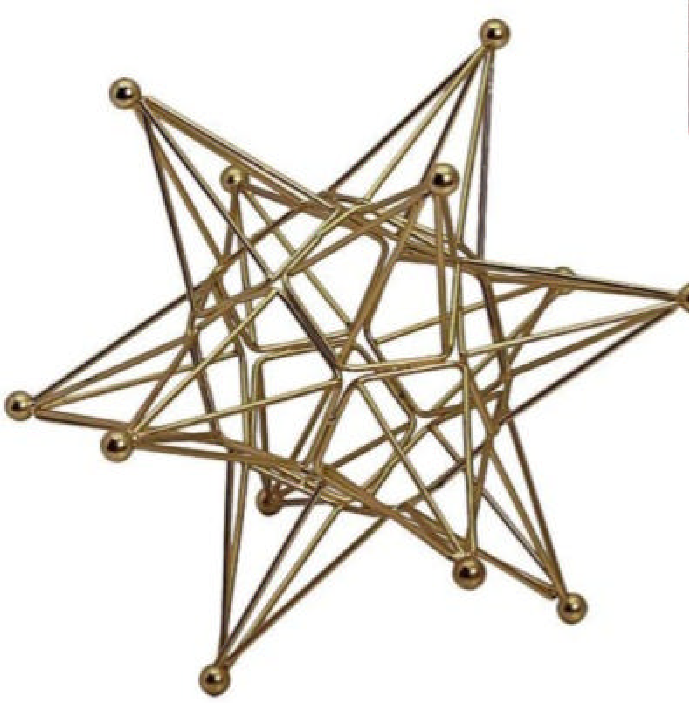
VISUAL FEAST

Go the extra mile this year with Christmas-themed crockery. This one from Nestasia, called the Holly Jolly Christmas collection features six dinner plates, snack plates and soup bowls, one platter, and two platters with handles.
PRICE ₹24,830; **AT** www.nestasia.in

HAVE A Holly Jolly CHRISTMAS

SPREAD YOUR WINGS

The winged angel sculptures from Beyond Designs Home come in an array of sizes and colours from pastels to deep red. Made of metal and resin, the sculptures will add to the overall look of your home.
PRICE on request;
AT www.beyonddesigns.in



SHINING STAR

A beautiful network of gold metal lines intersects to create this attractive and impactful star cluster from Logam.
PRICE ₹2,490;
AT www.logam.in

PERSONAL TOUCH

Give your holiday ornaments a personal touch with Christofle available at Emery Studio. You can customise your silver metal tassels with coloured ribbons.
PRICE on request;
AT @emerystudio.in (Instagram)

CHRISTOFLE

TOY STORY

This pretty plate called Toy's Fantasy is part of Villeroy & Boch's Christmas range and brings back fond childhood memories with its intricate detailing.
PRICE ₹2,400;
AT www.villeroy-boch.com

KEEP YOUR SOCKS ON

This year, hang pretty stockings and fill them with merry surprises. Featured here are X'mas-themed stocking from The Yellow Dwelling.
PRICE ₹425 each;
AT www.theyellowdwelling.com

TABLE OF PLENTY

Enhance the overall look of your festive feast with this set of four mats and napkins from Sarita Handa. **PRICE** ₹4,186;
AT www.saritahanda.com

GOURMET'S DELIGHT

Set your table with the Noel tableware collection Bernardaud available at Sources Unlimited, to create a magical atmosphere that will remain a joyful, refined and memorable moment.
PRICE on request;
AT www.sourcesunlimited.co.in

BIG ON BOUCLÉ

Cosy, comfortable and chic, here's why this textured fabric is being seen everywhere from furniture to furnishings

By **RIDHI KALE**

TEXTURED TREASURE
Bouclé fabric upholstered chair and stool from Dialogues by Nirmals (left and bottom left); sea green sofa with bouclé from RR Decor (top left)

That fluffy, warm and inviting fabric—bouclé, owes everything to Florence Knoll, a renowned American architect, interior designer and entrepreneur. Knoll had asked her longtime friend Finnish American architect and industrial designer Eero Saarinen to design a chair she could "really curl up in". The Saarinen's Womb Chair debuted in 1948, used bouclé and took the design world by storm.

So, what is this fabric all about? Bouclé means loop or curl in French. It refers to a yarn, made from a series of looped fibre. While wool is the most commonly used fibre for this technique, however, cotton, linen, and silk can also be used to create this textured fabric.

Gaining Popularity

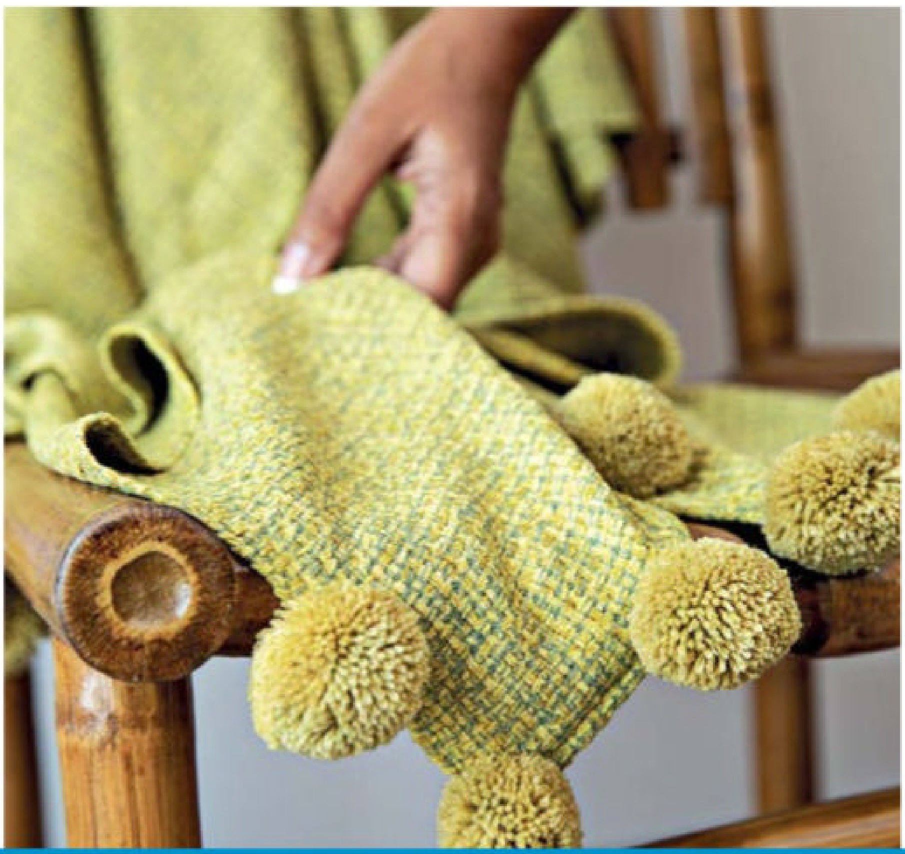
After the launch of the Womb Chair, everyone from fashion houses such as Chanel to furniture and home textile designers picked up the fabric for their creations. Then in 2021, Kim Kardashian wrapped a luxury SUV in white bouclé fabric and suddenly the fabric was once again in the spotlight. Today the Indian market is flooded with so many variations and styles of this beloved fabric.

"Bouclé fabric has made a big comeback in 2022. You will find it being used, in everything from couches to pouffes to armchairs. It can add a warm and cosy feel to any space in your home. We have a good demand for this fabric from our clients and collaborators," says Sarita Handa, founder and creative director of her eponymous brand. Sachin Chauhan, director, Dialogues by Nirmals agrees. "The unique texture of boucle fabrics is the first and foremost characteristic that makes them so special. In comparison to velvets, this fabric is fairly new and therefore people are experimenting with it," says Chauhan.

It Can be Used Anywhere

"Bouclé is majorly used for upholstery, cushions and decorative pillows," says Handa. The heavy bouclé drapes offer some acoustic absorption, and create a sense of comfort when used on pillows,

SPOILT FOR CHOICE
(clockwise from below) Bouclé throw from Onset; uphostery fabric from RR Decor; throw from Dialogues by Nirmals; cushion from Onset Homes



CHOOSE THESE
Beige sofa from Sarita Handa NOW (left); bouclé cushions (above) and colourful fabric swatches (below) from Dialogues by Nirmals

throws and blankets. "Boucle cushions and throws add texture and have a super-soft feel," says Neha Jhunjhunwala, founder, Onset Homes, adding, "Throw pillows and blankets made from bouclé add an inviting layer of softness to beds and couches, which makes you want to cuddle up." The fabric pairs well with curvy furniture and is therefore seen in modern homes. "We now have bouclé fabrics that are devoid of any woollen content and are suited to Indian weather," adds Chauhan.

Take Care

"Due to their unique texture, boucle fabrics are not very difficult to maintain. Vacuum cleaning the fabric once a week is recommended, and when required we recommend professional dry cleaning only," says Chauhan.

So, what's next? "Soon multicoloured and multi-toned boucle fabrics in different materials would come to the fore," says Chauhan. Clearly, bouclé is here to stay.

PRICE ₹5,500 per metre (Sarita Handa), ₹2,250 to ₹5,950 per metre (Indian fabrics at Dialogues), up to ₹29,000 per metre (European fabrics at Dialogues); ₹950 per piece (Onset Homes)

TWO TO TANGO

Get personal with actors Anil and Harsh Varrdhan Kapoor, as we step inside their homes in the latest season of Asian Paints Where The Heart Is

By RIDHI KALE

Much like chalk and cheese, the Mumbai homes of the father-son duo Anil and Harsh Varrdhan Kapoor are a study in contrasts. While Anil's bungalow in Mumbai is all about a rich colour palette, Harsh Varrdhan's sea-facing apartment revels in neutral tones. The former was slowly built over decades, the latter is just a few years old. However, their love for cinema, open spaces, art and greenery forms a connecting link between the two homes.

The fifth episode of season 6 of Asian Paints Where the Heart is, offers a tale of two generations, love of design and a true look into their most pri-

STANDING OUT
(clockwise from far left) Actor Anil Kapoor at home; Anil's terrace; green nooks around Anil's bungalow; a bedroom in Harsh Varrdhan Kapoor's apartment; a living space in Harsh Varrdhan's the sea-facing home

vate spaces. The episode begins with Anil walking us through his regal bungalow and sharing personal anecdotes, he then take us to Harsh Varrdhan's modern and minimal apartment.

The beautiful yet contrasting homes are truly an extension of their personalities. That's not all, the latest season also give us an insider perspective and a deep dive into their life.

A CUT ABOVE THE REST

Aesthetics meets artistry in this new design gallery in Gurgaon

By **RIDHI KALE**

For too long that fine bubbly, worth a special connoisseurship graced glasses of foreign origin. Finally, there seems to be an Indian contender that believes glass adds more than class to your decor. The brand in question—Renovation Factory that specialises in bespoke lighting, furniture, barware and luxe home accents.

In fact, step into their (by appointment only) design gallery and get ready to see glass in all shapes and forms. As you enter the space, you are ushered into the Red Room. The temperature here has purposely been kept hot and represents the heat of the kiln where these glass beauties are created. The brand's most popular and top-selling pieces have been displayed here and the red lighting, adds to the drama of the space. One corner is dedicated to the various metallic finishes that are used to accent glass and furniture.

The Red Room opens into the Cold Room, this represents their patented cooling process that gives glass a beautiful shape, form and sheen. Bright lights encased in translucent, beaten glass forms, light up the area. The cool air teamed with the beautiful wares creates a dream-like feel. This leads into the third area and like Goldilocks the temperature here is 'just right'.

A floor to ceiling wooden shelf dominates the space. The area, divided into various moods and concepts, highlights how one can use the products at home. The founder, Rahul Vadera says that they change the look every three to six months. Vadera is also proud to have sourced all his materials locally and ensures his products are of the highest quality.

From the water tumblers to the bar carts, from the decanters to the chandeliers, from the console tables to the candle holders, from the mirrors to the book cases, each piece has been handcrafted with skill and created from what the brand calls 'earth's elements'. Functionality is a top priority here and therefore all the products are designed keeping the modern Indian home in mind.

PRICE ₹15,000 ₹2 lakh
AT www.renovationfactory.com

ON DISPLAY
(clockwise from left) The Cold Room with glassware displayed around the central dining table; the Zues Chandelier; one of the styled home concepts at the gallery

Photograph by MANDAR DEODHAR

A Creative Collective

Stepping out of their comfort zone, these product designers are trying to give furniture pieces a new meaning and form

By **SHELLY ANAND**

> *"We are constantly creating new products with no timeline"*
>
> **ANIL JAIN**
> Founder, Studio Aurawala, Mumbai
> www.studioaurawala.com

FASCINATED BY MACHINES and automobiles as a child, Anil Jain would often tinker with bikes along with the mechanics at his father's spare parts shop. Though he studied mechanical engineering in the US, the passion for building stuff got reignited while building a new house during the pandemic. He felt a void in the market for good home décor products and that's when Studio Aurawala was launched. "We take inspiration from things all around us; be it the flora-fauna where we have mimicked the shape of the leaf and tree branches or the anatomy of the animals in our furniture designs," says Jain.

Material World Jain's specialty is making furniture using the casting process and brass and aluminium are two key materials used. Once the shape and texture is decided, a pattern is made using different materials such as wood, metal pipes, resin and others.

New on the Table The latest collection is a mix of side tables, coffee tables, floor lamps and ceiling lights. Inspired by nature and its elements and fabricated in brass and aluminium, the collection beautifully plays with different shapes, forms and textures. With plans to make products even more complex in design as 'easy is boring', the studio wants to raise the bar higher with every product designed.
PRICE ₹25 lakh to ₹5 lakh

"The design process is a long list of ideas and their details"

TANVEEN RATTI
Founder and principal designer,
ChippiWara Home, Delhi
www.chippiwara.com

Photograph by RAJWANT RAWAT

INSPIRED BY TRADITIONAL handmade practices, ChippiWara Home commands a niche where cultural history meets contemporary forms of expression. Brainchild of Tanveen Ratti, a NIFT Delhi accessory design graduate, the studio works with artisans from across the country to make interior panels and furniture in wood using techniques of marquetry and taarkashi, wood and brass inlay. "The practice of marquetry and rosewood inlay was deteriorating with only a handful of master artisans left. I couldn't see the precious craft disappear in front of my eyes," says Ratti.

Material World Product portfolio includes customised, visually appealing interior panels and furniture pieces. The Aam Bahar panel, commissioned by Baro Market for a private residence, for example, is an 8x5 ft wall panel of a vibrant mango tree with a flush of leaves against a light-grained background.

New on the Table The latest collection is a set of living room accent tables called Padma Living, inspired by Pichhwai paintings. Constructed in reclaimed teak, the table form is straight-lined with round legs and hints of gold.
PRICE ₹39,500 onwards

Photograph by NANDAN DAVE

“Design can never exist or be created in isolation”

VEERAM SHAH
Principal architect and designer, Design Ni Dukaan, Ahmedabad
www.designnidukaan.com

IT WAS DURING his travels while studying at an architecture college in Pune that made Veeram Shah observant of different materials, details, and people. “It made me realise how spaces that were not designed by architects had such profound meaning,” he says. And it was while documenting his father’s antique furniture collection back in his hometown Navsari in south Gujarat that Shah came up with the idea for Design Ni Dukaan, which colloquially means ‘a shop for design’. “We are a community-based practice devoid of the conventional cabins and designations,” he says.

Material World The studio works with materials that age gracefully, and don’t impose or subdue, such as brass, wood, stone, and concrete. Responsible sourcing forms an essential part of its design process and all the wood used is reclaimed. Most of Shah’s work revolves around modernism and modernist ideas. Music, literature, cinema and other mediums of art serve as his muse.

New on the Table Shah and his team have experimented with textiles, micro-concrete, terrazzo, fibre glass, mild steel, dichroic glass, and resin. Developing and putting these processes into objects, calling it the Design Ni Dukaan Collective, the pieces were exhibited at the RAW Collaborative recently for the first time.
PRICE ₹35,000 to ₹5 lakh

POETRY IN STONE

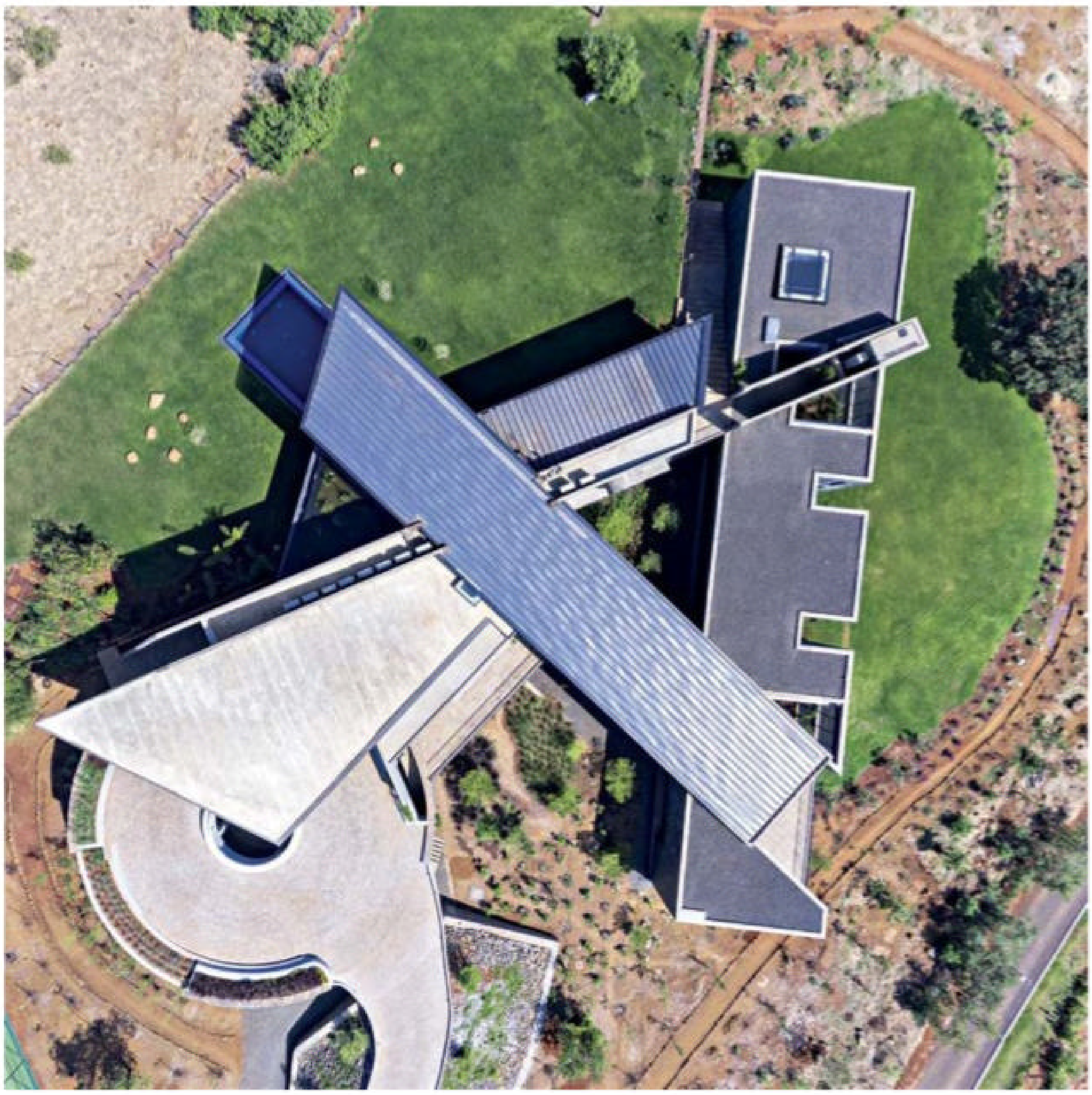
A stunning location, blurred boundaries between the inside and outside and clever spatial planning, result in a spectacular space that can't help but attract eyeballs

By **APOORVA SHROFF**

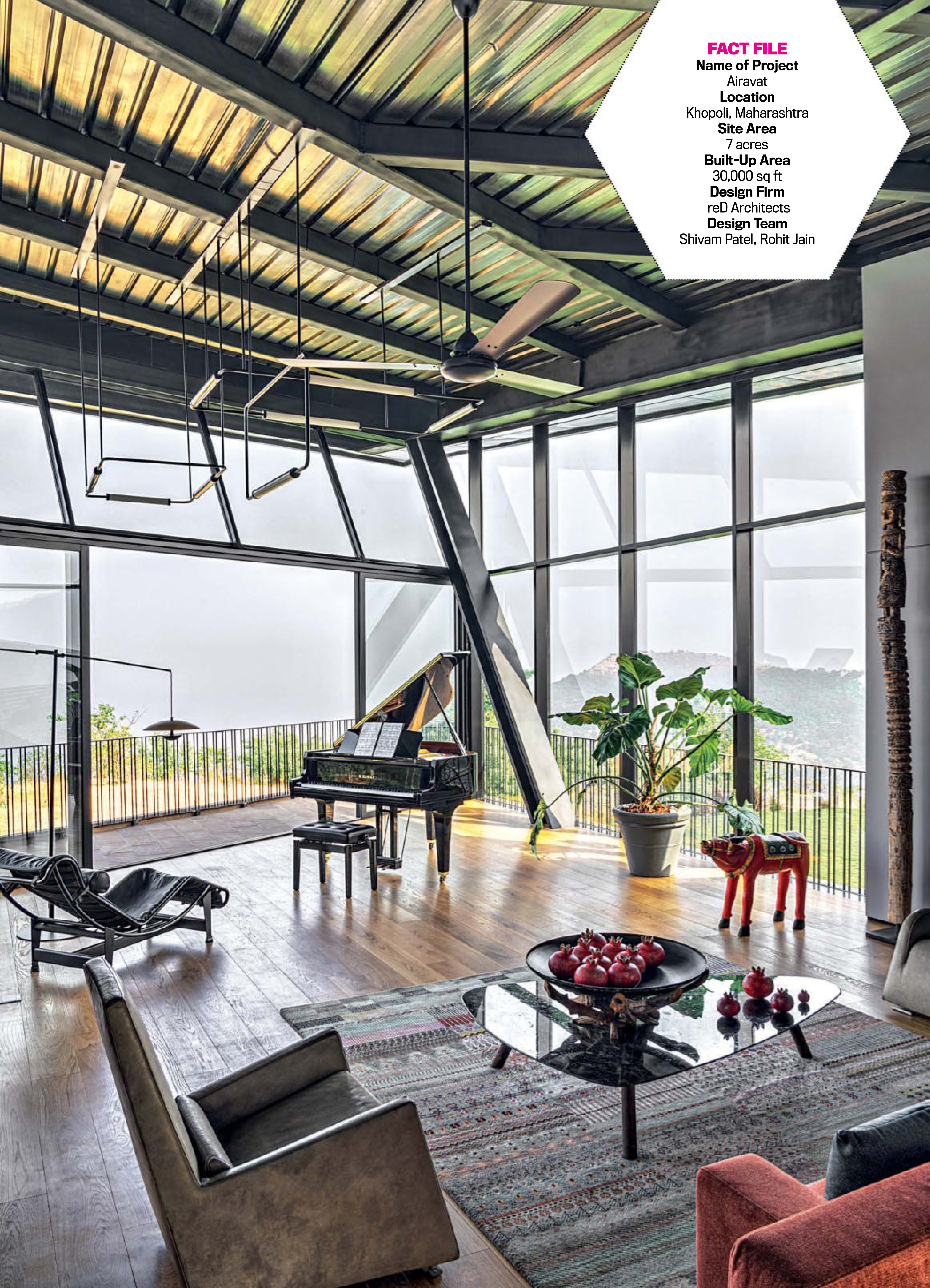
My home is located on the outskirts of bustling Mumbai, in the quiet of the Sahyadri hills. The sweeping views of the Western Ghats in almost any direction are the highlight of this otherwise simple parcel of land. The capturing and framing of these picturesque landscapes was the primary inspiration behind the design. The disruptive architecture manages to create spaces of varying scales from monumental to cosy while it integrates into the home, the nature that surrounds it. The entryway is planned at the highest level under a large canopy that appears like a wing framing the first glimpse of this home in the Clouds. The floating lotus pond at the entrance, often engulfed in mist offers a breath of fresh air after the long drive out from Mumbai.

The structure is a simple intersection between concrete and metal. The resulting interstitial spaces translate

MAKING ROOM
Two parallel concrete walls act as the main axes cutting across the house and seamlessly connecting the three intersecting blocks serving public, private, and recreation functions (below); the living space with fantastic views (right)

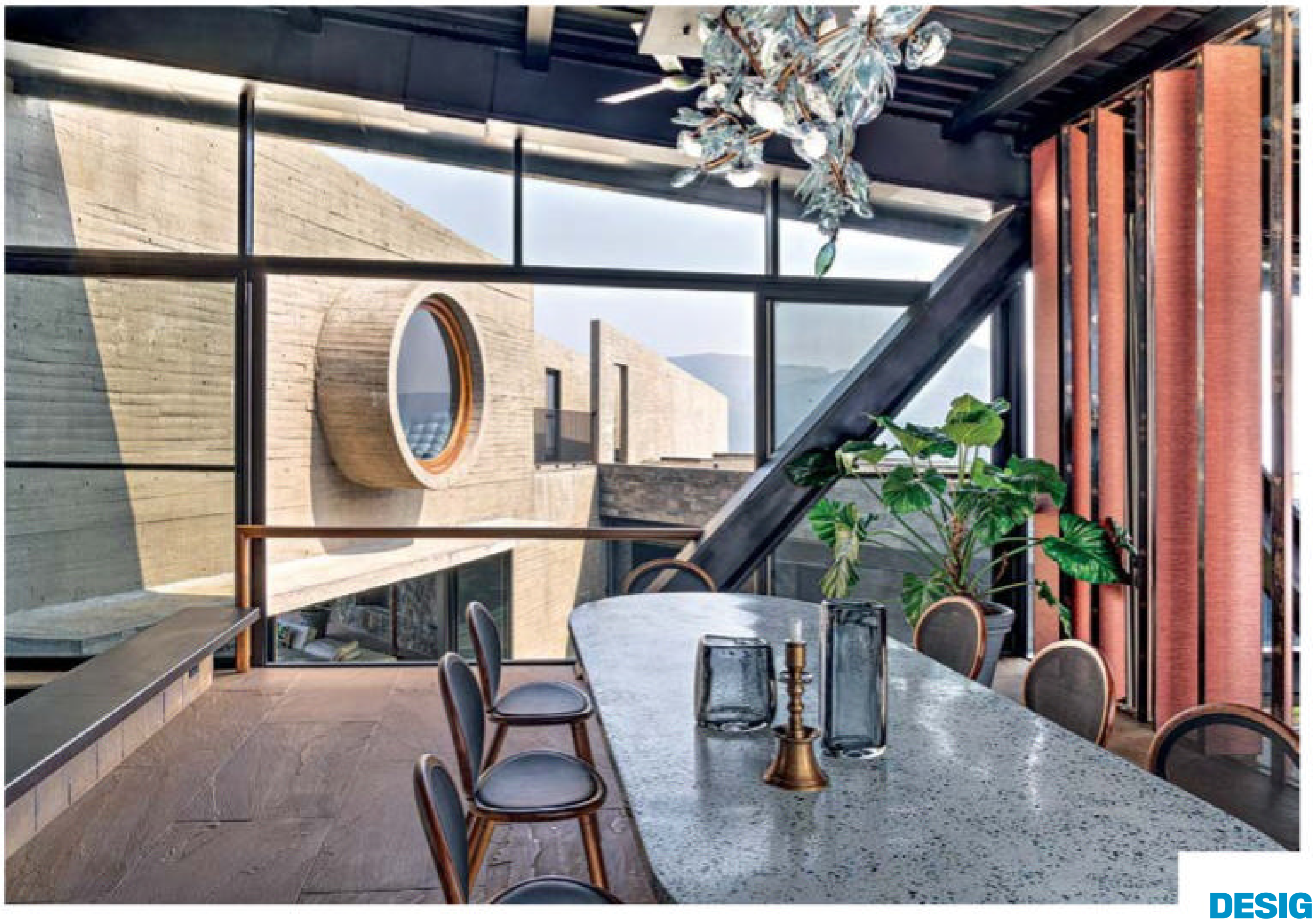


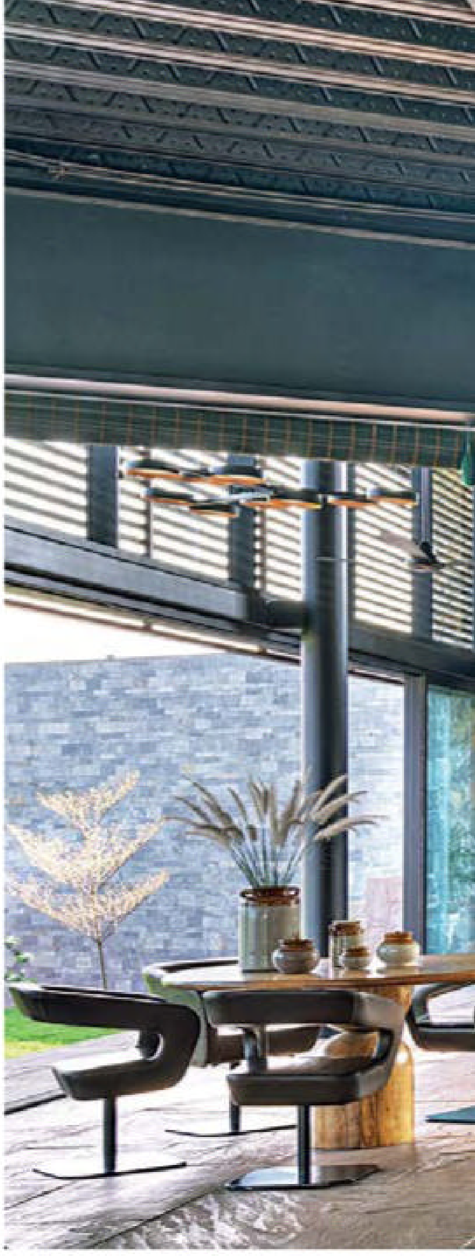
Photographs by FABIEN CHARUAU



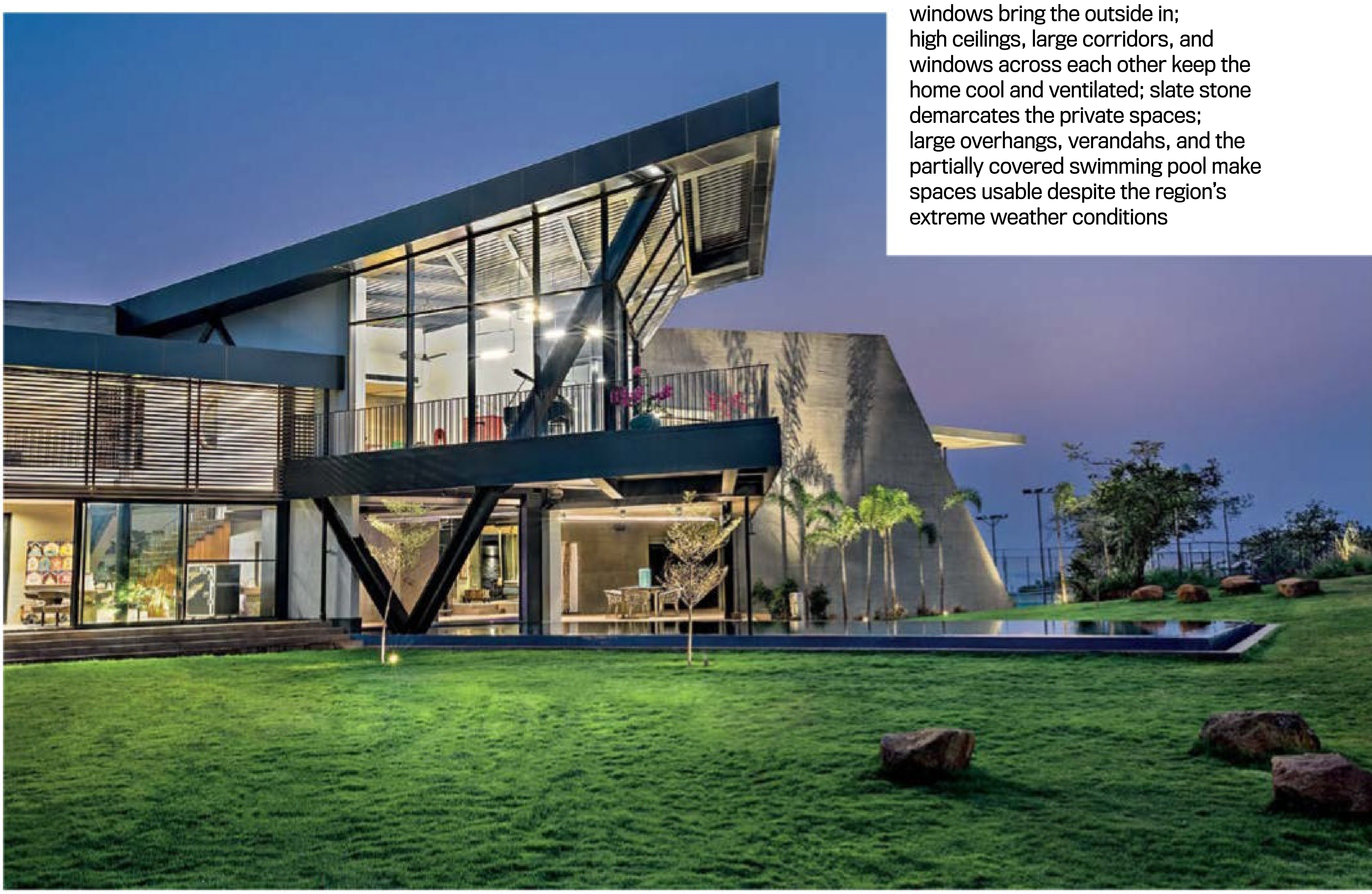
FACT FILE

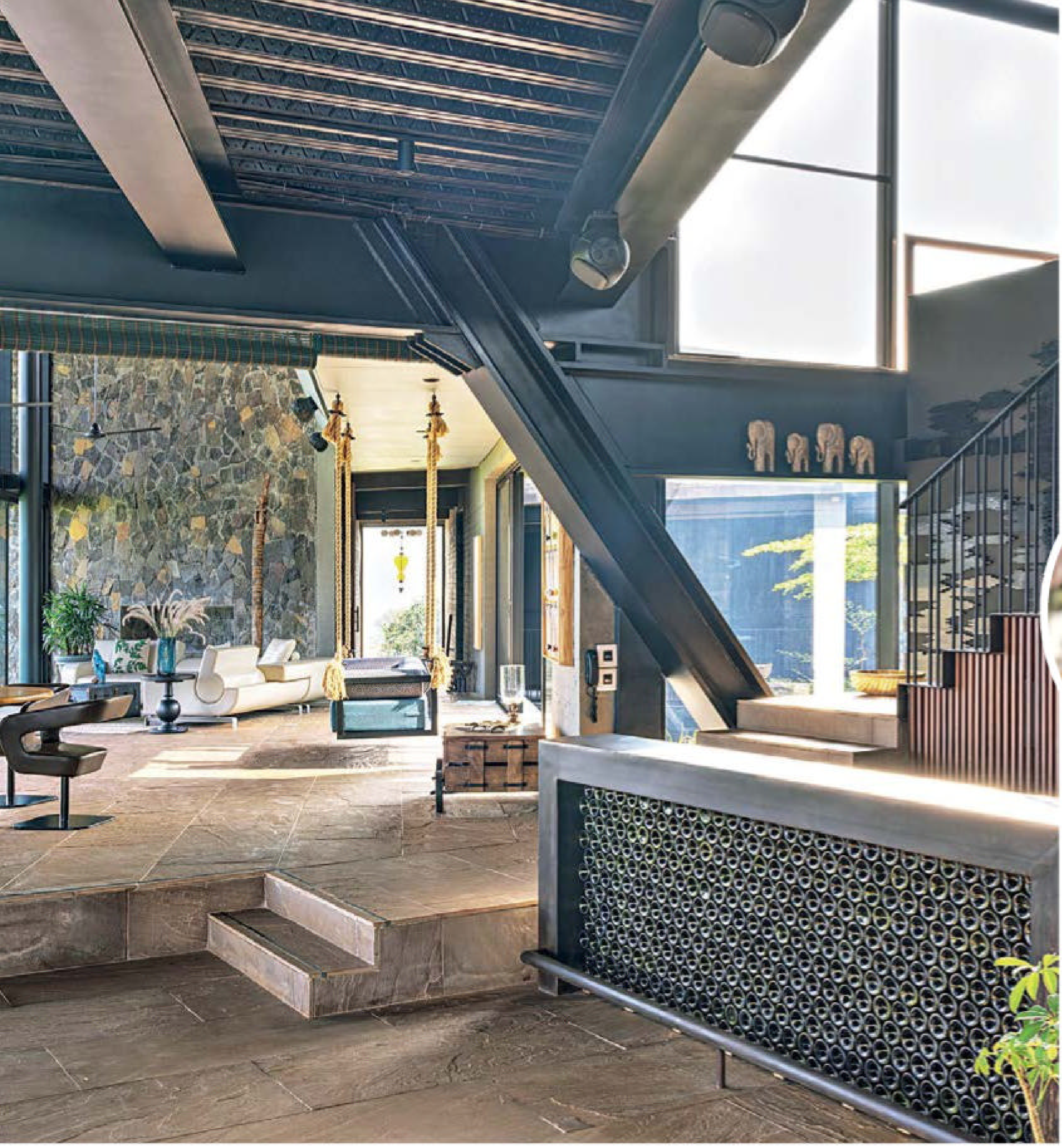
Name of Project
Airavat
Location
Khopoli, Maharashtra
Site Area
7 acres
Built-Up Area
30,000 sq ft
Design Firm
reD Architects
Design Team
Shivam Patel, Rohit Jain





DESIGN DETAILS
(clockwise from top left) Large sliding windows bring the outside in; high ceilings, large corridors, and windows across each other keep the home cool and ventilated; slate stone demarcates the private spaces; large overhangs, verandahs, and the partially covered swimming pool make spaces usable despite the region's extreme weather conditions





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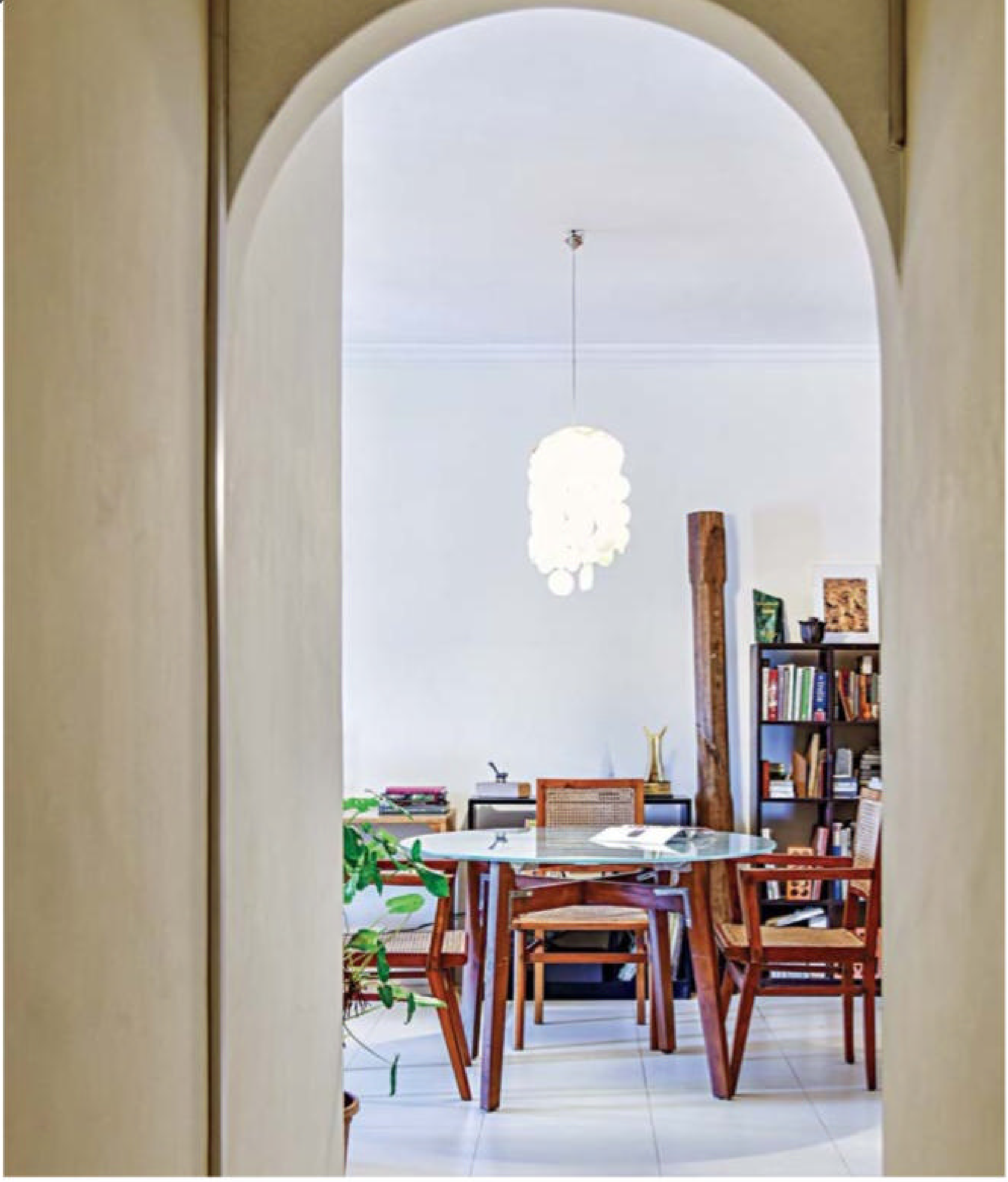
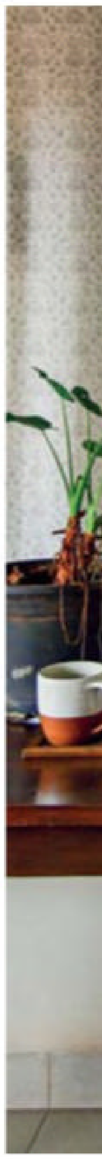
Architect Apoorva Shroff is the founder of Mumbai-based Lyth Design. www.lythdesign.com

into courtyards of various scales that may be habitable or simply form vantage points. Two parallel concrete walls act as the main axes cutting across the house and seamlessly connecting the three intersecting blocks, which serve the respective functions of public, private and recreation. Materials have been strategically planned for the various blocks—glass and steel for the public spaces and slate stone for the private spaces, both of which are anchored into the concrete spine. All the load-bearing walls on site have been built using stones found on site during excavation. The high ceilings, large corridors and windows planned across each other keep the house cool and ventilated with air that continuously funnels through.

Large sliding windows manage to bring the outside in, seamlessly integrating the natural landscape with the house. Large overhangs, verandahs and the partially covered swimming pool makes spaces usable despite the extreme weather conditions of the region. The rubric of the various levels of the house are derived from the natural terracing of the land. The suspended metal block and the cantilevered southern tip allows for the natural terrain to flow under it uninterrupted.

The success of the architecture lies in the fact that every corner you turn the drama of the house and the view that it captures changes and moves along with you. The structure is an ode to the beauty of the mountains that surround it.





NEW MEETS OLD
(clockwise from right) The arched passageway opens into the dining room; the living space dressed in deep hues; a quiet corner; the bedroom is decorated with pretty, block printed linen

A GOAN RETREAT

By keeping her home and office in one location, this architect and working mom creates a private paradise for her family

By **ANJALI MANGALGIRI**

It was 2010, when I moved to Goa from New York to start Grounded. In Goa, I have always lived in Panjim and have a real soft spot for this small town that is steeped in history and has the kindest people and the most amazing food. If one wants to really feel like a local in Goa, then my recommendation would be to live in Panjim.

We currently occupy a full floor in a four-storey apartment building that is five minutes from Miramar Beach. When we are in Goa, my children go to the beach every morning. On their way back, they bring shells from the beach and flowers from the roadsides. One day, my six-year-old brought back a bag full of plastic caps in her attempt at beach cleaning and with a plan to upcycle them.

Being a working mom, it helps me to have my home and office under the same roof. We are a growing 10-person

Anjali Mangalgiri is the founder and principal architect at Grounded, an award-winning architecture and development firm. www.buildgrounded.com

team now. When we are in Goa, my family and my office team have lunch together and we have game nights. The apartment has three balconies and one of them runs the length of the apartment. The balcony is narrow but I like that scale as it creates cosy and informal gathering spaces and allows for solitude when needed. We have of course filled these open spaces with plants and a few birdbaths. Most of the time, we leave all our doors and windows open, and enjoy beautiful cross ventilation and light. We are lucky to be located above a popular cafe which is a great spot for meetings. A chocolate brioche and an iced coffee are a skip, hop and jump away.

The furniture in my home has been collected over time and has travelled with me from home to home. A lot of the furniture was sourced from a friend who restores antiques and makes new furniture with reclaimed Burma Teak wood. I bought a shell-hanging lamp early in my stay in Goa and it is one of my most beloved objects. Harvesting shells is illegal in Goa now and it is not possible to find these locally made lamps anymore. The rest of the house is filled with either antiques collected over time or local Goan handmade objects like the terracotta, rooster water jug that is so typically Goan. We cook curries in earthen pots and serve them with coconut shell spoons all bought from the local Mapusa market.

FACT FILE

Name of Project
Live-work Space
Location
Panjim, Goa
Area
2,000 sq ft (approx)
Design Firm
Grounded
Design Team
Anjali Mangalgiri,
Sanjeet Wahi

Just like in my architectural aesthetic, the contemporary and rustic comes together in my home. The focus is on soft, cosy and intimate.

Photographs by ISHITA SITWALA ; Styling SAMIR WADEKAR

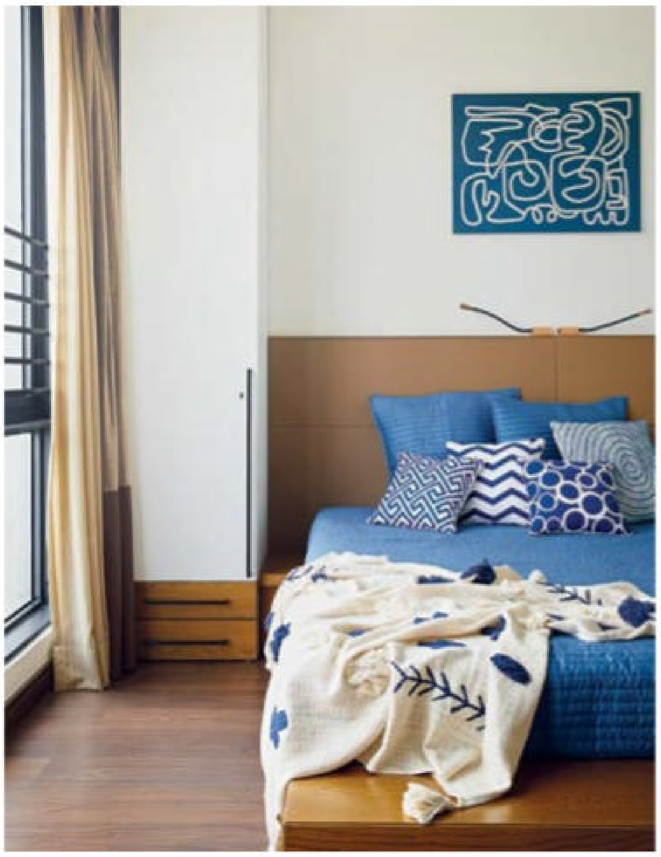
Easy, Breezy and Beautiful

Equal parts modern and Mediterranean, this home in Kolkata is so much more than the sum of its parts

By **POOJA BIHANI**

Designing your own home is a unique and memorable experience, primarily due to the distinct dual perspective of being the client as well as the designer. Mezze Home reflects my vision for my home with the use of tactile and natural finishes with a Mediterranean theme while still being modern and understated.

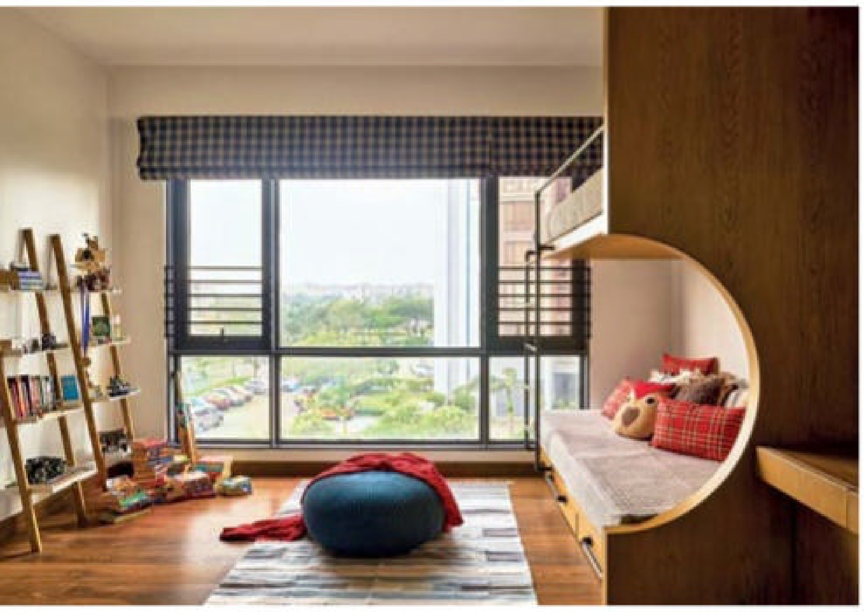
Textured walls with open-pore wooden finishes (inspired by the mud-filled walls of Greece) add to the grounded feel of the home. This was done as a mock-up three to four times before it finally fit the space. The living room has a static Jhula that was built on-site using two large blocks of oakwood. The blue leather couch is one of the rare high-end finishes used in the home.



FACT FILE

Project
Mezze Home
Location
Kolkata
Carpet Area
2,000 sq ft
Planning, Designing and Interiors
Spaces and Design
Contractors
KNB associates
Interscapes
The Finishing Touch

MODERN MARVEL
This solid oak wood ledge swing adds to the Mediterranean vibe (far left); an artist has hand painted this tropical backdrop (left); the master bedroom with nautical blue furnishings and décor (above)



VIEW FINDER
(clockwise from top left)
The dining area offers tactile finishes; the day bed in the den; a customised rattan bench in the living room; passage wall with a curation of travels through thumb nail pictures on the world map; the 11- year-old son's bedroom

Large indoor greens have been incorporated into the living room with the hand-painted garden as the backdrop at the back of the couch. Many natural materials such as jute, open-pore wood, solid wood and rattan are used for finishes. The intent was to not have very polished high-end finishes, as is the case with the projects of most my clients. The rustic, grounded and tactile nature of the finishes allowed the space to have a down-to-earth and understated quality.

The den area has the backdrop of an arch with a photograph that we clicked in Prague. The picture was blown-up to fit the proportions of the arch. Certain missing elements like the broken glass pane of the photo were coloured on canvas, giving a personal touch to the image. The den also has a desk suitable for working from home.

From a wooden world map with pictures from our travels pinned up over the countries, we have visited to a scrabble installation with our names spelt out and more family pictures—the passage leading up to the bedrooms is also personalised. In fact, our home is full of such personalised elements.

All the rooms are cosy and have a down-to-earth feel to them while most of the furniture is custom made and built on site.

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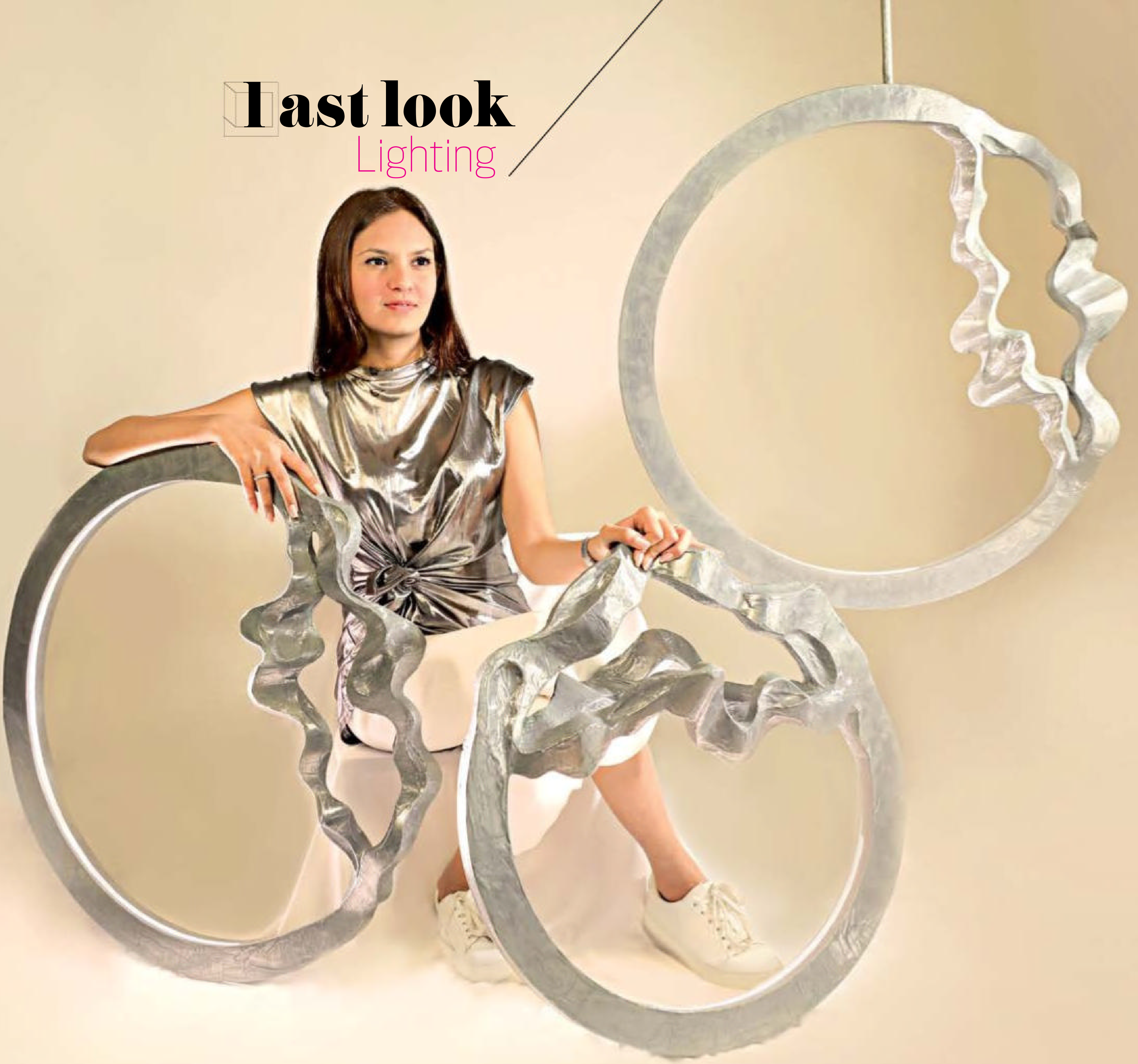
Pooja Bihani is the founder and principal architect of Spaces and Design in Kolkata that offers turnkey architecture and interior design services.
www.spacesanddesign.com



FLIGHTS OF FANTASY

Brighten up your interiors with this sculptural light

By **RIDHI KALE**

Part light, part art, The Whim by Mumbai-based, light and installation designer Rhea Mehta *(above)* is a true beauty. “Inspired by the Waves of Arizona, the forms of The Whim have been developed after extensive form studies and detailed research on the beautiful sandstone rock formation in Arizona,” says Mehta. Made in handcarved wood, the sculptural light can be used as a floor standing light, a pendant light, a table lamp or even a wall hung lamp and in various sizes.

PRICE on request

AT www.rhea-mehta.com

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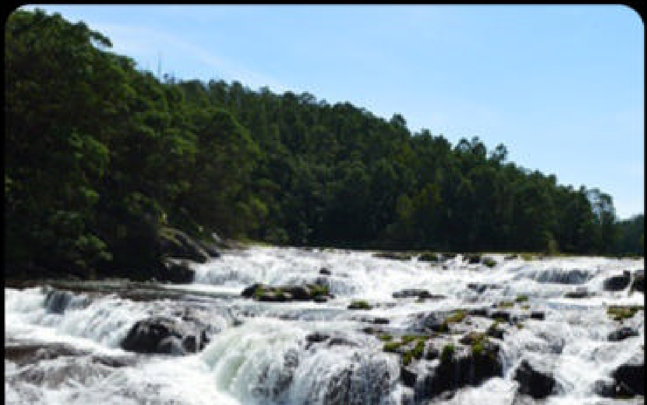

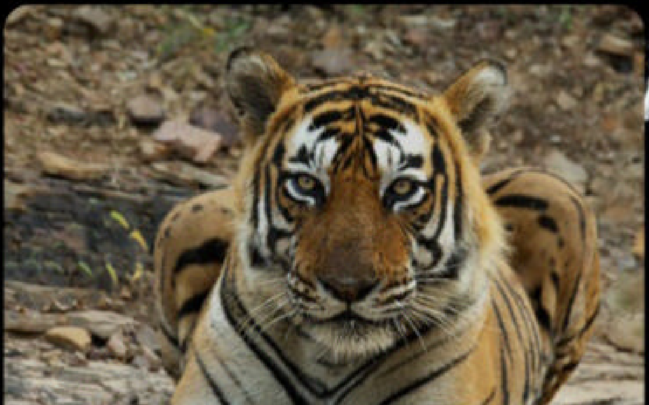

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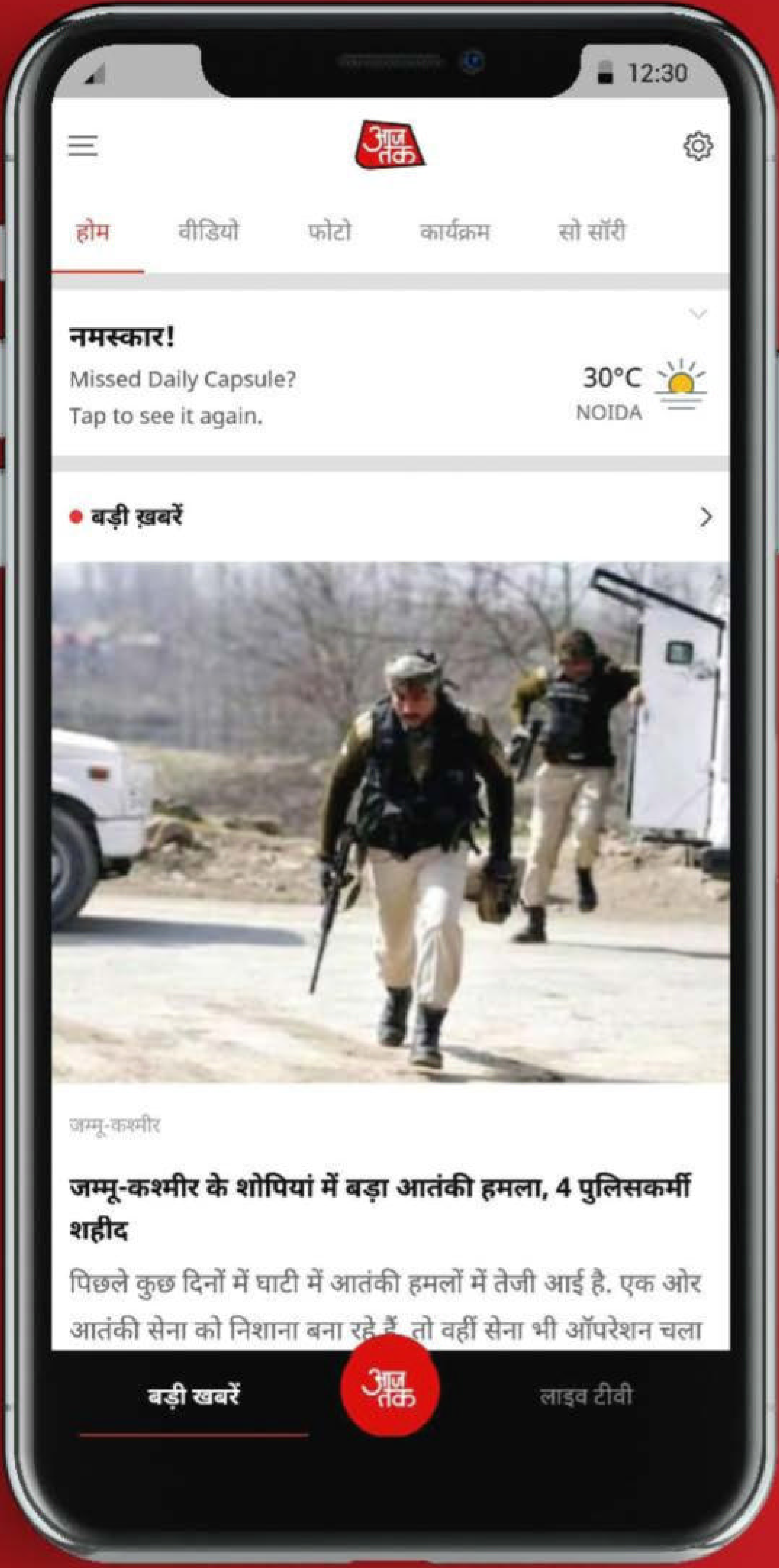
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